

Key # 34-22-44

CORPORATE WARRANTY DEED

THIS INDENTURE WITNESSETH, that Great Financial Bank, FSB
("GRANTOR"), a federal stock savings bank created pursuant to the federal laws of the
United States, conveys and warrants to The Secretary of Housing and Urban
Development, his successors and assigns, whose address is H.U.D., Attention: Single
Family Property Disposition Branch, 151 North Delaware, Indianapolis, Indiana 46204,
for the sum of One and 00/100 Dollars (\$1.00), and other valuable consideration, the
receipt of which is hereby acknowledged, the following described property located in
Lake County, in the State of Indiana:

Lots 36 and 37, Hammond Realty Company's Addition, City of
Hammond, as shown in Plat Book 9, Page 17, Lake County Indiana.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in
respect to the transfer made by this deed.

The undersigned persons executing this deed on behalf of Grantor represent and
certify that they are duly elected officers of Grantor and have been fully empowered, by
proper resolution of the Board of Directors of Grantor, to execute and deliver this deed;
that Grantor has full corporate capacity to convey the real estate described herein; and
that all necessary corporate action for the making of such conveyance has been taken and
done.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed on the
13th day of November, 1996.

GREAT FINANCIAL BANK, FSB

BY: 
Gregg W. Speer, Vice President

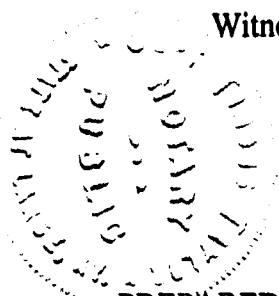
ATTEST: 
Cathy Jarboe, Assistant Vice President

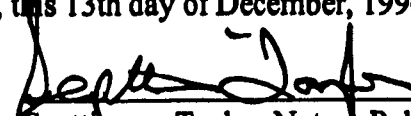


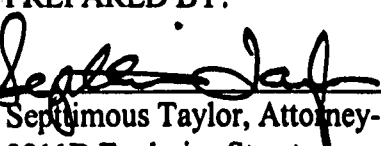
STATE OF KENTUCKY
COUNTY OF DAVIESS

Before me, a Notary Public in and for said County and State, Gregg W. Speer,
Vice President, and Cathy Jarboe, Assistant Vice President, respectively, of Great
Financial Bank, FSB, acknowledged execution of the foregoing Deed for and on behalf of
said Grantor, and who, having been duly sworn, states that the representations therein
contained are true.

Witness my hand and Notarial Seal, this 13th day of December, 1996.



Signature: 
Printed: **Septimus Taylor, Notary Public**
State-At-Large, KY
resident of Daviess County, Kentucky
My Commission Expires: 10/17/98

PREPARED BY:

Septimus Taylor, Attorney-at-Law
3211B Frederica Street
Owensboro, Kentucky 42301
IN #18326-82

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

DEC 24 1996

SAM ORLICH
AUDITOR LAKE COUNTY

001512

10.00 KS C14#2786



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STATE OF INDIANA
LAKE COUNTY
RECORDER'S OFFICE
CLEVELAND

96 DEC 27 AM 9:06

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD