

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Federal Housing Commissioner, (Hereinafter called "Grantor"), conveys and warrants against all persons claiming by, through, or under him, to

M. ONYEKA

for and in consideration of ONE DOLLAR (\$1.00) and other valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in the County of LAKE, State of Indiana, to wit:

LOT 18, BRYAN'S ISLAND PARK SECOND ADDITION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 28, PAGE 14, IN LAKE COUNTY, INDIANA.

TAX #: 25-41-0257-0018  
Property Address: 2462 MADISON STREET  
GARY, IN 46407

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

SUBJECT to all covenants, restrictions, reservations, easements, conditions and rights appearing of record; and SUBJECT to any state of facts an accurate survey would show.

GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

IN WITNESS WHEREOF the undersigned on this 18th day of November, 1996 has set his hand and seal as Chief, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Witnesses:

*Kathleen Wilder*  
Kathleen Wilder  
*Glenda White*  
Glenda White

Secretary of Housing and Urban Development  
By: Federal Housing Commissioner

BY: *Joyce C. Johnson* (SEAL)  
Joyce C. Johnson, Chief, Real Estate Owned Branch  
FHA Field Office, Indianapolis, Indiana

STATE OF INDIANA

COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for said State and County, on November 18, 1996, personally appeared *Joyce C. Johnson*, who is personally well known to me to be the duly appointed Chief, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana, and the person who executed the foregoing instrument bearing the date of November 18, 1996, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged the execution of the foregoing instrument as Chief, Real Estate Owned Branch, for and on behalf of HENRY G. CISNEROS, Secretary of Housing and Urban Development.

Witness my hand and official seal the day and year above written.

*Robert Spraggins*  
Notary Public Robert Spraggins

My Commission Expires: 10/28/2000 Resident of Marion County.

This instrument was prepared under the direction of Joyce C. Johnson, Chief, Real Estate Owned Branch, Federal Housing Administration, Indianapolis.

Post Office Address of the Grantee:

Send Subsequent Tax Bills to:

3290 GRANT STREET  
SUITE 102  
GARY, IN 46408

*SAME*

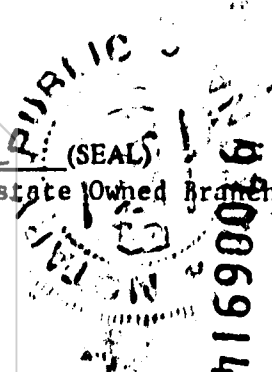
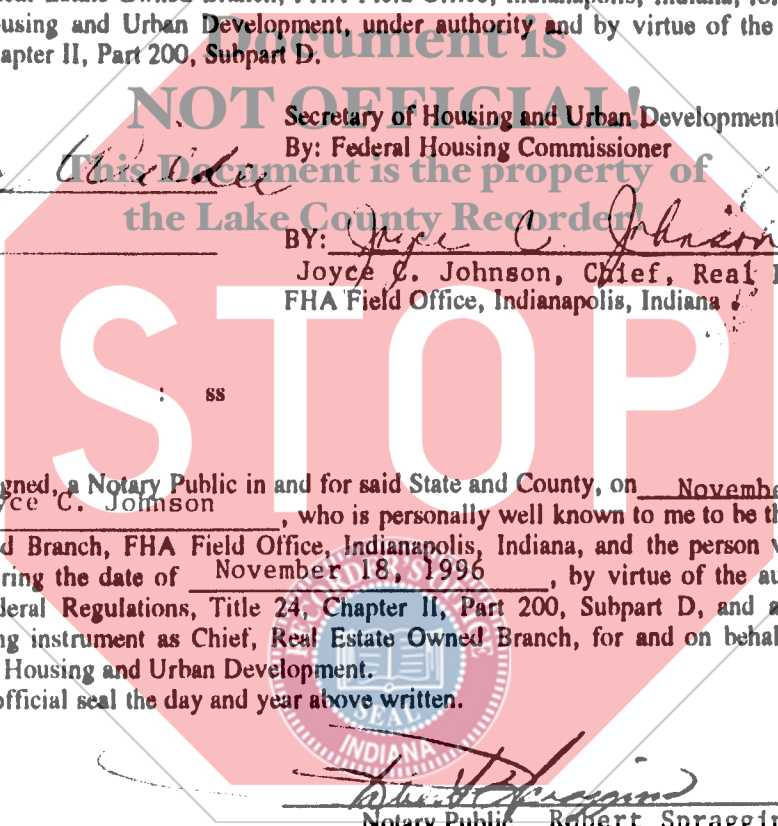
H-6518

151-417772-

*Shapiro & Underberg*  
*108 E. 9th St.*  
*Marionville 46410*  
JAN 3 1997

AUDITOR LAKE COUNTY

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STATE OF INDIANA  
LAKE COUNTY  
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