

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

BOB LAKICH

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 43 AND 44, BLOCK 1, GLENDALE SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 11, PAGE 7, LAKE COUNTY, INDIANA.

TAX #: 25-43-0269-0049
Property Address: 4317 GRANT STREET
GARY, IN 46408

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 19th day of December, 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.

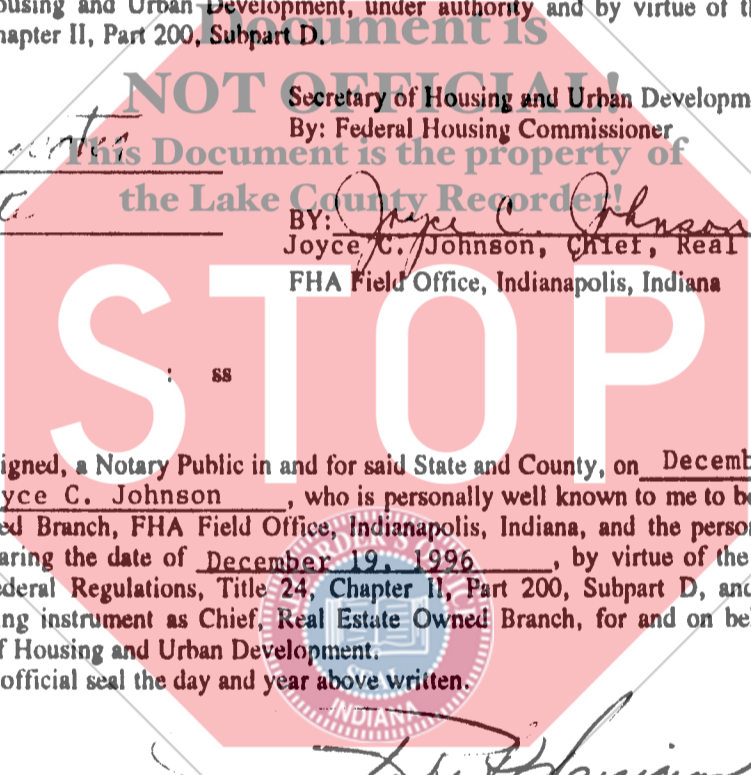
Witnesses:

Wayne Brewster
Glenda White

Secretary of Housing and Urban Development
By: Federal Housing Commissioner
BY: Joyce C. Johnson
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 December 19, 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 December 19, 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.

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: 9800 Randolph
Crown Point, IN 46307
Send Subsequent Tax Bills to: SAME

H-6556

152-045206-

97009031

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MORRIS W. CARTER
RECORDER
97 FEB 13 AM 8:54

ENTERED FOR TAXATION SUBJECT
TAX ACCEPTANCE FOR TRANSFER

FEB 10 1997

SAM ORLICH
RECORDER LAKE CO.

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Shapiro

k. cd 4 021543