

STATE OF INDIANA
LAKE COUNTY
FILED

Feiwel & Harney
P.O. Box 44141
Indpls 46204

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97 MAR 10 AM 9:40

"Mail Tax Statements"

MEL/Mack

Secretary of Housing and Urban
Development, Attn: Single Family
Disposition Branch
151 North Delaware Street
Indianapolis, Indiana 46204-2526

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Mellon Mortgage Company, a corporation organized and existing under the laws of the State of Colorado hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to the Secretary of Housing and Urban Development, his Successors and Assigns, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

LOT 8, EXCEPT THE SOUTH 8 1/2 FEET, ALL OF LOT 7 AND LOT 6, EXCEPT THE NORTH 16 1/2 FEET, ALL IN BLOCK 2 IN RUSSELL'S FIRST ADDITION TO HAMMOND, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 11, PAGE 31, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. 35-369-7
More commonly known as 6320 Ohio Avenue, Hammond, IN 46323.

Subject to taxes for the year 19 96 due and payable in May and November, 19 97 and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, his successors and assigns, forever.

And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, his successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantors, except current taxes and assessments due and payable in May and November, 1998 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said grantee, his successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantors, except as stated above.

And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully

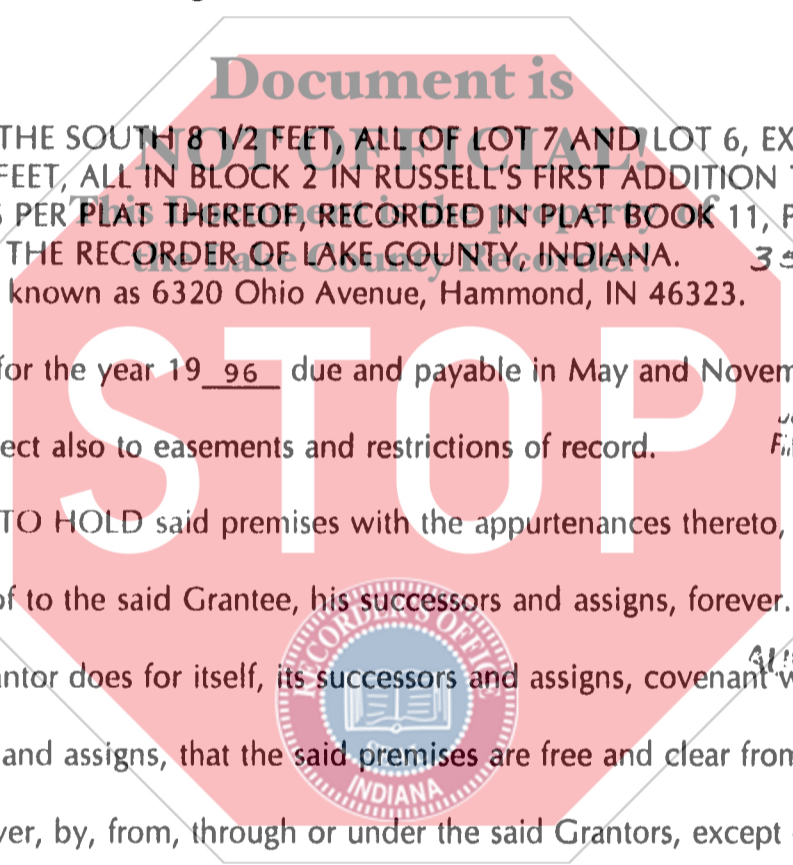
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TICOR TITLE INSURANCE
Crown Point, Indiana

199877

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FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER
MAR 07 1997
SAM BRILICH
LAKE COUNTY

empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation 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.

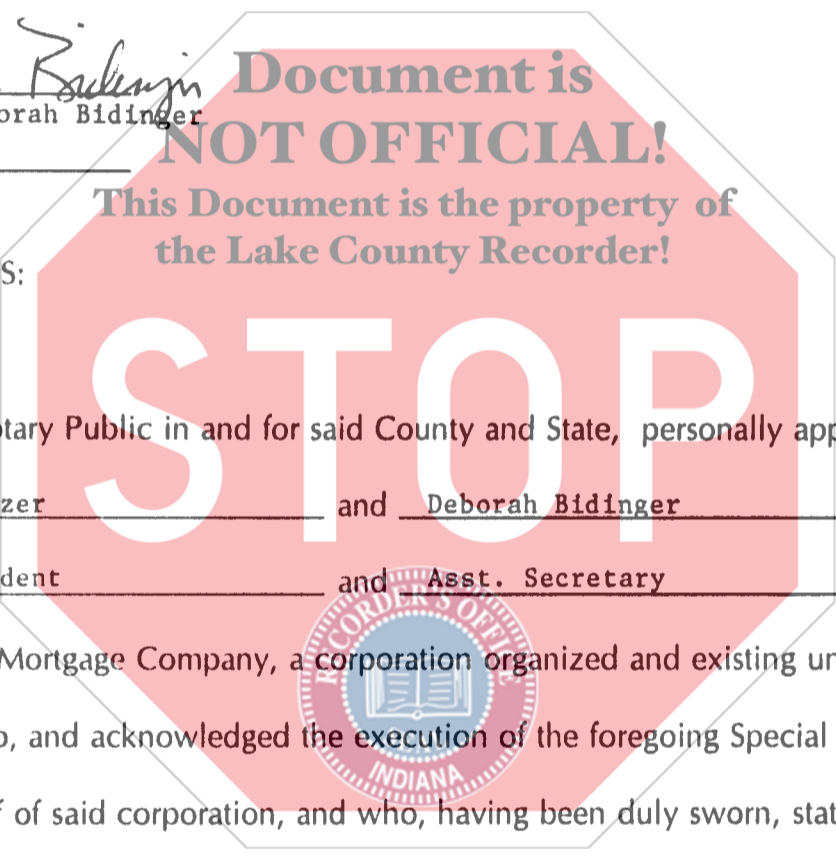
IN WITNESS WHEREOF, the said Mellon Mortgage Company has caused this deed to be executed this 21st day of February, 1997.

Mellon Mortgage Company

Deborah E. Spritzer
Deborah E. Spritzer
Asst. Vice President

ATTEST:

Deborah Bidinger
Asst. Secretary, Deborah Bidinger



STATE OF Texas)
) SS:
COUNTY OF Harris

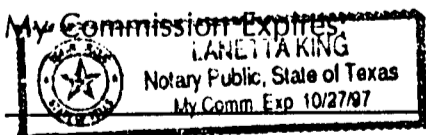
Before me, a Notary Public in and for said County and State, personally appeared

Deborah E. Spritzer and Deborah Bidinger
Asst. Vice President and Asst. Secretary

respectively of Mellon Mortgage Company, a corporation organized and existing under the laws of the State of Colorado, and acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 21st day of February, 1997.

Janetta King
Notary Public



My County of Residence:
Harris

This instrument prepared by Murray J. Feiwell, Attorney at Law.