

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: ANDREW M. CUOMO, 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

Judson D. Smith, Jr. and Irene Smith

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 17, BLOCK 14, JUNEDALE SUBDIVISION, CITY OF GARY, AS SHOWN IN PLAT BOOK 19, PAGE 3, LAKE COUNTY, INDIANA.

TAX #: 45-178-21, Unit 25
Property Address: 4787 Adams 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 14th day of April, 1997 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.

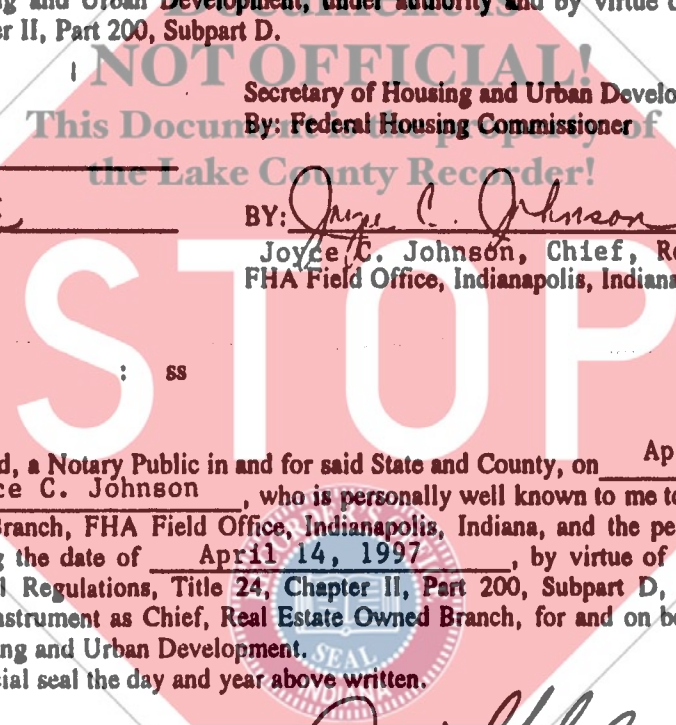
Witnesses:

Darrell Powers
Darrell Powers
Glenda White
Glenda White

Secretary of Housing and Urban Development
By: Federal Housing Commissioner of

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

STATE OF INDIANA
COUNTY OF MARION



97021567
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 APR 21 AM 9:24
MORRIS W. CAHILL
RECORDER

Before me, the undersigned, a Notary Public in and for said State and County, on April 14, 1997 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 April 14, 1997, 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 ANDREW M. CUOMO, Secretary of Housing and Urban Development.

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

Daniel Adams
Notary Public

My Commission Expires: 11/12/2000 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:

5219 WEST RIDGE Rd. Same
GARY, IN 46408

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

H-6815

152-059998-

APR 21 1997

SAM ORLICH
AUDITOR LAKE COUNTY

001210 11:00

Handwritten initials and marks at the bottom right.