

SPECIAL WARRANTY DEED

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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

JOSEPH R. PIECH

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:

LOTS 2 AND 3, BLOCK 5, BIRKHOFF'S ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 5, PAGE 7, IN LAKE COUNTY, INDIANA.

TAX #: 26-32-61-2 & 26-32-61-3  
Property Address: 4720 CEDAR AVENUE  
HAMMOND, IN 46327

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.

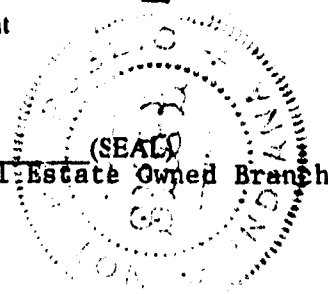
GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gift Income Tax is due or payable in respect to any transfer made by this deed.

IN WITNESS WHEREOF the undersigned on this 20th day of October, 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:  
Dawn Dupree  
Dawn Dupree  
Glenda White  
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

: ss

COUNTY OF MARION

Before me, the undersigned, a Notary Public in and for said State and County, on October 20, 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 October 20, 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 J. Adams  
Notary Public Daniel J. Adams

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: \_\_\_\_\_  
4720 Cedar Avenue  
Hammond, IN 46327

FILED FOR RECORD  
STATE OF INDIANA  
LAKE COUNTY  
DEC 09 1997  
SAM ORLICH  
AUDITOR LAKE COUNTY

H-7299

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Gt  
Su

Chicago Tide Insurance Company