ULY ENTERED FOR TAXATION SUBJECTIVAL ACCEPTANCE FOR TRANSFER.

DEC 1 8 1997

SAMORLICH AUDITOR LAKE COM

CORPORATE WARRANTY DEED

THIS INDENTURE WITNESSETH, that Great Financial Bank, FSB

("GRANTOR"), a federal stock savings bank created pursuant to the federal laws of the

United States, conveys and warrants to The Secretary of Housing and Urban

Development, his successors and assigns, whose address is H.U.D., Attention: Single Family Property Disposition Branch, 151 North Delaware, Indianapolis, Indiana 46204, for the sum of One and 00/100 Dollars (\$1.00), and other valuable consideration, the receipt of which is hereby acknowledged, the following described property located at 2509 W. 84th Place, Merrillville, Lake County, in the State of Indiana:

Lot 133 in Independence Hill Third Addition, in the Town of Merrillville, as per plat thereof, recorded in Plat Book 24, Page 69, in the Office of the Recorder of Lake County, Indiana.

AND BEING the same property conveyed to Charles W. Talley, et ux, from George Hamilton, et ux, by deed dated July 30, 1991, as Instrument No. 9104009, in the Office of the Lake County Recorder.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed.

The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor 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, Grantor has caused this deed to be executed on the day of September, 1997.

GREAT FINANCIAL BANK, FSB

BY:

Charlotte Speer, Vice President

ATTEST:

Cathy Jarboe, Assistant Vice President

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16000 W-0005670 H-64467494

STATE OF KENTUCKY

COUNTY OF DAVIESS

Before me, a Notary Public in and for said County and State, Charlotte Speer, Vice President, and Cathy Jarboe, Assistant Vice President, respectively, of Great Financial Bank, FSB, acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, states that the representations therein contained are true.

Witness my hand and Notarial Seal, this day of September, 1997.

Signature: Printed:

Septumous Taylor, Nogary Public

State-At-Large, KY

resident of Daviess County, Kentucky My Commission Expires: 10/17/98

PREPARED BY:

Septimous Taylor 23211B Frederica Street
Owensboro, Kentucky 42301

IN#18326-82