REO No. : C971140

SPECIAL WARRANTY DEED

41-171-43

This Deed is from **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, a corporation organized and existing under the laws of the United States, having its principal office in the City of Washington, D.C. ("Grantor"), to **JEAN Y. WARD** ("Grantee(s)"), and to Grantee's heirs and assigns.

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse, representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County of LAKE, State of Indiana, described as follows (the "Premises"):

(See below)

4441 MASSACHUSETTS, GARY, IN. 46409

Tax bills to: 4441 Massachusetts, Gary, Indiana 46409 And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes. See, 12 U.S.C. 1723a (c) (2).

"No Indiana Gross Income Tax is Due or payable in respect to the transfer made by this instrument."

WATIONAL MATIONAL MAT

Date: December 18, 1997

JLY ENTERED FOR TAXATION SUBJECT INAL ACCEPTANCE FOR TRANSFER.

DEC 23 1997

SAM ORLIGH AUDITOR LAKE COLT

STATE OF TEXAS }

COUNTY OF DALLAS }

FEDERAL NATIONAL MORTGAG ASSOCIATION

Rv.

Attest:

DEBORAH KOMPERDA Vice President

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Stacey Parker Assistant Secr

The foregoing instrument was acknowledged before me, a notary public commissioned in Data County, Texas this 18th, December 1997 Deborah Komperda Vice President, and Staces parker Assistant Secretary, of Federal National Mortgage Association, a United States Corporation, on behalf of the corporation.

JILL MACKENZIE

Notary Public, State of Texas

My Commission Expires 08-08-01

Jill MacKenzie, Notary Public

Lot 38 in Block 4 in Broadway Heights Addition to Gary, as per plat thereof, recorded in Plat Rook 9 page 17, in the Office of the Recorder of Lake County, Indiana.

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