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Mail tax bills to: Cynthia Ayers
1020 Hobart Street
Gary, IN 46406

Tax Key No.: _____

QUIT CLAIM DEED

This indenture witnesseth that, The Gary Housing Authority of the City of Gary,
578 Broadway
Gary, IN 46402

of Lake County in the State of Indiana

Convey and quit claim to Cynthia Ayers, a single person.

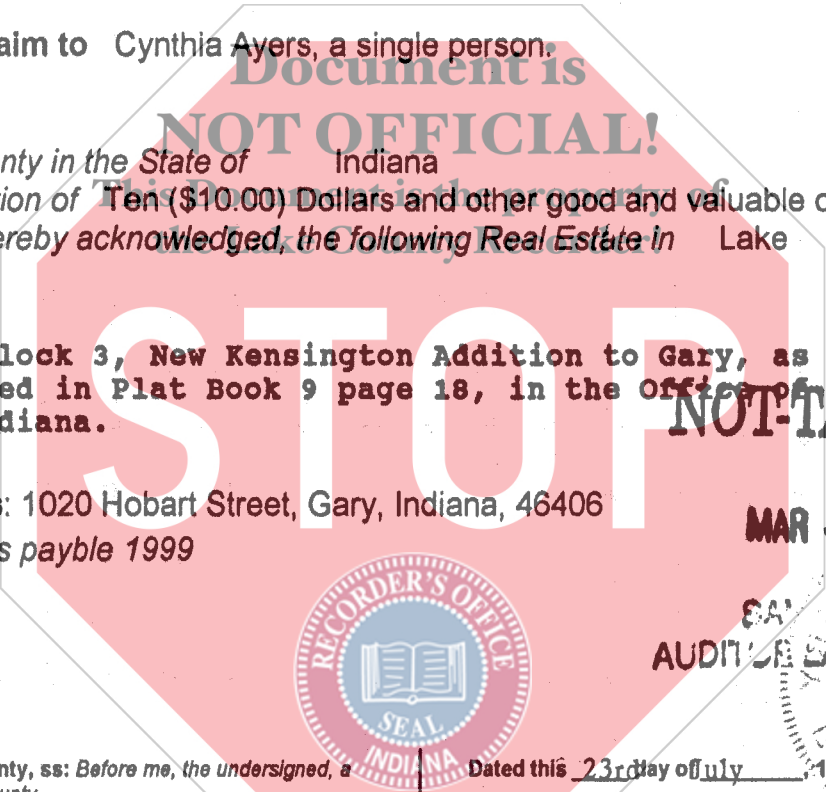
of Lake County in the State of Indiana
for and in consideration of Ten (\$10.00) Dollars and other good and valuable consideration. The receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

Lots 6 and 7, Block 3, New Kensington Addition to Gary, as per plat thereof, recorded in Plat Book 9 page 18, in the Office of the Recorder Lake County, Indiana.

Commonly known as: 1020 Hobart Street, Gary, Indiana, 46406
subject to 1998 taxes payable 1999

EXEMPT #7

98022556



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MAR 30 1998
AUDIT

State of Indiana, Lake County, ss: Before me, the undersigned, a Notary Public in and for said County and state, this 23 day of July 1997 personally appeared: Joseph Shives, Executive Director, Gary Housing Authority and _____ Chairman, Board of Commissioners, Gary Housing Authority.

Dated this 23rd day of July, 1997

Charles W. Jackson, Jr.,
Chairman

Charles W. Jackson, Jr. Seal
Chairman
Gary Housing Authority Board of Commissioners

And acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires: 12/6, 1997

Joseph Shives Seal
Joseph Shives, Executive Director
Gary Housing Authority

Terry L. Brown
Notary Public

Resident of Lake County

TERRY L. BROWN
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXPIRES DEC. 6, 1997

001307

This instrument prepared by Bessie M. Taylor, 504 Broadway, Suite 201, Gary, IN 46402 Attorney at Law
Return to the law offices of: Bessie M. Taylor, 504 Broadway, Ste. 201, Gary, Indiana 46402, (219) 883-2082

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12/20
2277
SM

ENDORSEMENT BY DULY AUTHORIZED OFFICER OF THE
UNITED STATES OF AMERICA, DEPARTMENT AND SECRETARY
OF HOUSING AND URBAN DEVELOPMENT ("HUD"), RELEASING
REAL ESTATE

The person signing below hereby states that he/she is a duly authorized officer of the Government (HUD) and, pursuant to Declaration of Trust and Annual Contributions Contract, hereby endorses this Deed and releases the property described in this Deed from the HUD-prescribed Trust, to facilitate the Homeownership Opportunities Program for Low-Income Families.

Forrest D. Jones

This Document is the property of
the Lake County Recorder!

State of Indiana)
) SS:
County of Marion)

Before me (the undersigned), a Notary Public in and for said State and said County, appeared Forrest D. Jones who acknowledged signing the above Endorsement to be his voluntary act on behalf of the Government (HUD).

WITNESS my hand and seal this 14 day of July, 1997.

Daini J. Adie

(Notary Public)
Resident of Marion County, IN

My Commission Expires: 11/12/00

This Endorsement prepared by Keith W. Lerch, Chief Counsel,
Indiana Office, U.S. Department of Housing and Urban Development,
#10010-49.