

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

BRIAN A. OSINSKI AND KATHLEEN A. OSINSKI
HUSBAND AND WIFE

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 2 AND THE SOUTH 14 FEET OF LOT 3 IN BLOCK 13 IN RAILROAD ADDITION TO THE TOWN, NOW CITY OF CROWN POINT, AS PER PLAT THEREOF, RECORDED IN MISCELLANEOUS RECORD "A" PAGE 508, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 230 900 570002 NORTH
Property Address: 306 EAST STREET (North)
CROWN POINT, IN 46307
TAX STATEMENT ->

980107086

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. 662).

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.

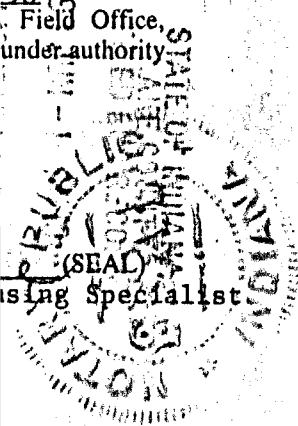
GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

IN WITNESS WHEREOF the undersigned on this 7th day of April, 1998 has set his hand and seal as Lead Single Family Housing Specialist, 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: Secretary of Housing and Urban Development
By: Federal Housing Commissioner of

Dawn Manley
Dawn Manley
Glenda White
Glenda White

BY: Doris A. Lawrence
Doris A. Lawrence, Lead S.F. Housing Specialist
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 April 7, 1998, personally appeared Doris A. Lawrence, who is personally well known to me to be the duly appointed Lead Single Family Housing Specialist, Real Estate Owned Branch, FHA Field Office, Indianapolis, Indiana, and the person who executed the foregoing instrument bearing the date of April 7, 1998, 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.

Robert Spraggins
Notary Public Robert Spraggins

My Commission Expires: 10/28/2000 Resident of Marion County.

This instrument was prepared under the direction of Doris A. Lawrence, Lead Single Family Housing Specialist, Real Estate Owned Branch, Federal Housing Administration, Indianapolis.

Post Office Address of the Grantee: Send Subsequent Tax Bills to:

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

H-7804

151-337612-

MAY 29 1998

SAM ORLICH
AUDITOR LAKE COUNTY

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Chicago Title Insurance Company