

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

SANDRA J. ENGLISH

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:

THE SOUTH 24.38 FEET OF LOT 2 AND THE NORTH 30.62 FEET OF LOT 3, BLOCK 4, SAXONY PARK ADDITION, AS SHOWN IN PLAT BOOK 16, PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 26-36-0004-0003

Property Address: 7442 WHITE OAK AVENUE
HAMMOND, IN 46324

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 Gross 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 September, 1999, has set his hand and seal as Attorney-In-Fact, 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:

Allen M. Broussard
Allen M. Broussard
Cheryl V. Berry
Cheryl V. Berry

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: *Thomas Shallenberger*
Thomas Shallenberger

ATTORNEY-IN-FACT POA

NO DOLY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

99081504

99 OCT -4 11:04

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

STATE OF GEORGIA

COUNTY OF GWINNETT



PETER BENJAMIN
LAKE COUNTY AUDITOR

Before me, the undersigned, a Notary Public in and for said State and County, on September 20, 1999, personally appeared Thomas Shallenberger, who is personally well known to me to be the duly appointed Attorney-In-Fact and the person who executed the foregoing instrument bearing the date of September 20, 1999, 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 Attorney-In-Fact 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.

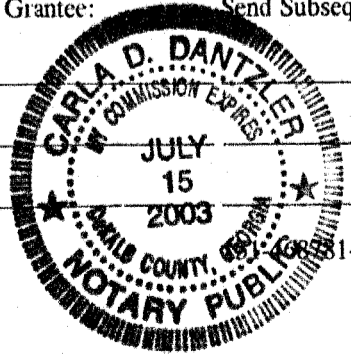
Carla D. Dantzer
Notary Public

My Commission Expires: 7/15/2003 Resident of Dekalb County.

This instrument was prepared under the direction of the Federal Housing Administration and Thomas Shallenberger.

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

000225



H-9100

#9912058
HOLD FOR
Title Express, Inc.
8585 Broadway • Ste. 680
Merrillville, IN 46410

11:00
E.P.
Ck 11/8/99