

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:

LOT 13 IN BLOCK 5 IN MEADOWDALE SUBDIVISION, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED JUNE 11, 1956 IN PLAT BOOK 31 PAGE 52, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 36-15-0268-0013
Property Address: 5561 GRANT STREET
MERRILLVILLE, IN 46410

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 12th day of August, 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.

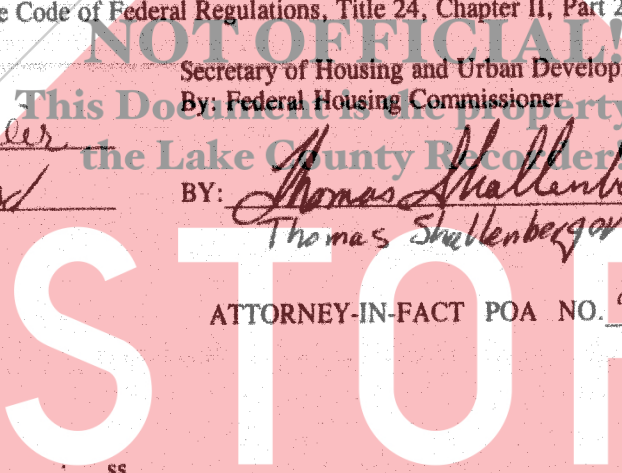
Witnesses:

Keritha R. Miller
Keritha R. Miller
Allen H. Broussard
Allen H. Broussard

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: Thomas Shallenberger
Thomas Shallenberger

ATTORNEY-IN-FACT POA NO. _____



SEAL
FILED
STATE OF INDIANA
LAKE COUNTY
OCT 04 1999
PETER BENJAMIN
LAKE COUNTY AUDITOR
DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

STATE OF GEORGIA
COUNTY OF GWINNETT

Before me, the undersigned, a Notary Public in and for said State and County, on Gwinnett, 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 8/12/99, 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.

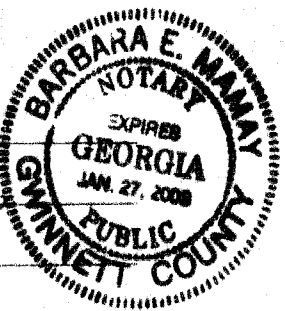
Witness my hand and official seal the day and year above written.

Barbara E. Mamay
Notary Public

My Commission Expires: 11/27/03 Resident of Gwinnett 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: 5561 Grant St
Merrillville, IN 46410



H-9101 151-463729- 000229

HOLD FOR
Title Express, Inc.
8585 Broadway • Ste. 680
Merrillville, IN 46410
9973101

1100
E.P.
OK #1813