

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99084531

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DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

EMC/Avery
2475-30

MORRIS W. CARTER
"Mail Tax Statements"
Secretary of Housing and Urban
Development, Attn: Single Family
Disposition Branch
151 North Delaware Street
Indianapolis, Indiana 46204-2526

OCT 12 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That EMC Mortgage Corporation, hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to the Secretary of Housing and Urban Development, his Successors and Assigns, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lot 4 in Block 7 in Beverly, in the City of Hammond, as per plat thereof, recorded in Plato Book 20, page 10, in the Office of the Recorder of Lake County, Indiana. More commonly known as 7917 Belmont Hammond, IN 46324.

Subject to taxes for the year 1998 due and payable in ~~March~~ November, 1999 and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, his successors and assigns, forever.

And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, his successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantors, except current taxes and assessments due and payable in ~~March~~ November, 1999 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said grantee, his successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantors, except as stated above.

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And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation has full corporate capacity to convey the real estate described herein, and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, the said EMC Mortgage Corporation has caused this deed to be executed this 29 day of September, 1999.

EMC Mortgage Corporation

Wanda Collier
Wanda Collier
Asst. vice President

ATTEST: Ann Lucke, Asst Secretary

Ann Lucke

STATE OF)
) SS:
COUNTY OF)

Before me, a Notary Public in and for said County and State, personally appeared

Ann Lucke and Wanda Collier
Asst. Secretary and Asst. VP

respectively of EMC Mortgage Corporation, and acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 29 day
of September 1999.

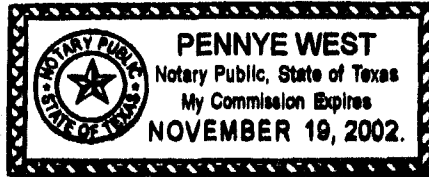
Penny West
Notary Public

My Commission Expires:

11-19-2002

My County of Residence:

Dallas



EMC/Avery
2475-30

This instrument prepared by Murray J. Feiwell, Attorney at Law.

