

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

RUTH A. KOCHIS aka Ruth Anne Kochis

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 EAST 70.04 FEET OF THE FOLLOWING DESCRIBED PARCEL: THE EAST 200 FEET OF LOT 12, EXCEPT THE WEST 125 FEET OF THE SOUTH 10 FEET THEREOF, AND THE EAST 200 FEET OF LOT 13 IN MEYER'S SUBDIVISION, IN THE TOWN OF CEDAR LAKE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 12, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

HOLD FOR FIRST AMERICAN TITLE

99 OCT 15 10:32

TAX #: 25-0095-0015 Unit 31
Property Address: 7201 131ST PLACE
CEDAR LAKE, IN 46303

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 Other Income Tax is due or payable in respect to any transfer made by this deed.

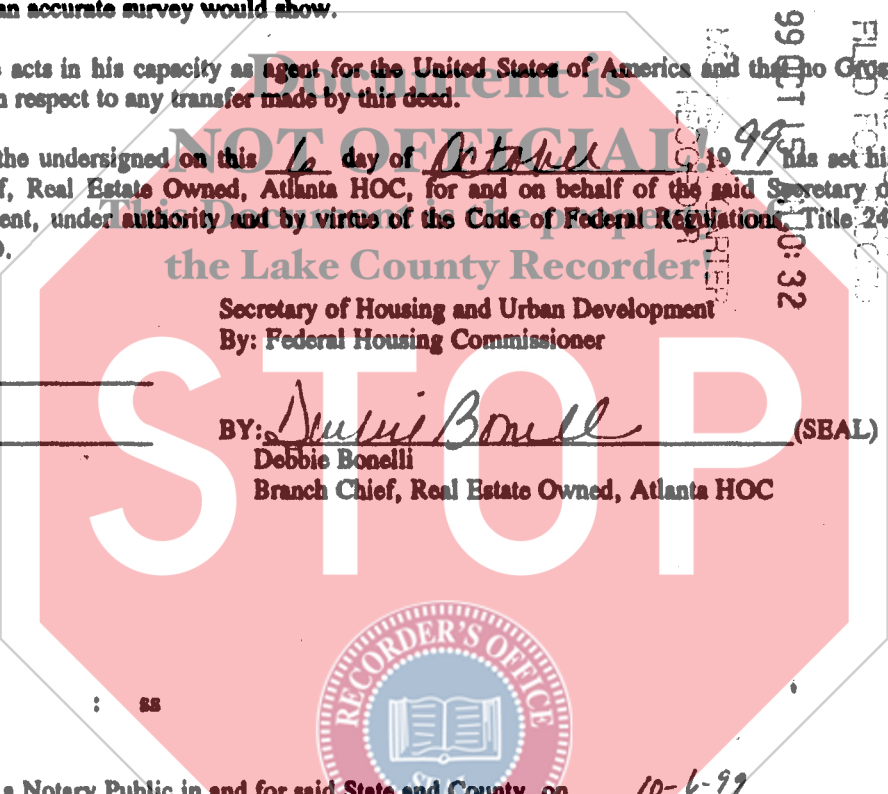
IN WITNESS WHEREOF the undersigned on this 6 day of October 19 99 has set his hand and seal as Branch Chief, Real Estate Owned, Atlanta HOC, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Witnesses:

Alan Patton
Alan Patton
Jesse HERTSTEIN

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: Debbie Bonelli (SEAL)
Debbie Bonelli
Branch Chief, Real Estate Owned, Atlanta HOC



STATE OF IL
COUNTY OF COOK

Before me, the undersigned, a Notary Public in and for said State and County, on 10-6-99, personally appeared Debbie Bonelli who is personally well known to me to be the duly appointed Branch Chief, Real Estate Owned, Atlanta HOC and the person who executed the foregoing instrument bearing the date of 10-6-99, 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 Branch Chief, Real Estate Owned, Atlanta HOC 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.

Ricky C. Clay
Notary Public

"OFFICIAL SEAL"
RICKY C. CLAY
Notary Public, State of Illinois
My Commission Exp. 10/15/2002

My Commission Expires: Resident of Cook County.

This instrument was prepared under the direction of the Federal Housing Administration and Debbie Bonelli.

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

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

11.00
E.P.
FA