

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

CESAR S. SALGADO

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:

PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN THE CITY OF HAMMOND, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF SAID 1/4 1/4 SECTION WHICH IS 193.85 FEET WEST OF THE NORTHEAST CORNER THEREOF; THENCE SOUTH PARALLEL TO THE EAST LINE THEREOF 217 FEET; THENCE EAST PARALLEL TO THE NORTH LINE THEREOF 58 FEET; THENCE NORTH AT RIGHT ANGLES 217 FEET TO THE NORTH LINE THEREOF; THENCE WEST ALONG SAID NORTH LINE TO THE POINT OF BEGINNING.

TAX #: 37-0041-0033 Unit 26
Property Address: 3342 173RD STREET
HAMMOND, IN 46323

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.

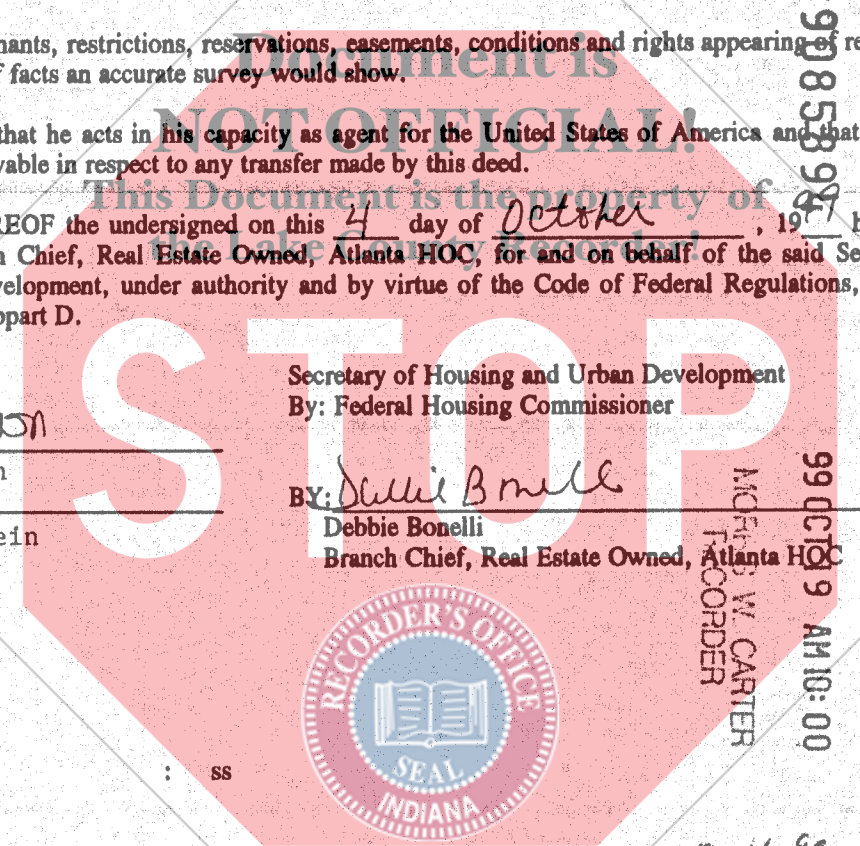
IN WITNESS WHEREOF the undersigned on this 4 day of October, 1999 has set his hand and seal as Branch Chief, Real Estate Owned, Atlanta HOC, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Witnesses:

Alan J. Patton
Alan J. Patton
Jesse Hertstein
Jesse Hertstein

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

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



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
99 OCT 9 AM 10:00
MORRIS W. CARTER
RECORDER

STATE OF IL
COUNTY OF Cook

Before me, the undersigned, a Notary Public in and for said State and County, on 10-4-99, 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 10-4-99, 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.

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

[Signature]
Notary Public
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 Bill to _____
ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

OCT 19 1999
PETER BENJAMIN
LAKE COUNTY AUDITOR

H-9189
Return To:
PREMIER TITLE COMPANY, LLC
130 N. Main Street
Crown Point, IN 46307

151-485097-

00118
11.00
E.P.
1364