

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

JAMES W. LUPTAK

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:

PARCEL I:

PART OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 32 NORTH, RANGE 8 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT 1681.47 FEET SOUTH AND 2012.60 FEET WEST OF THE NORTHEAST CORNER OF THE NORTHWEST 1/4, SECTION 33, TOWNSHIP 32 NORTH, RANGE 8 WEST OF THE 2ND PRINCIPAL MERIDIAN, ALSO BEING THE SOUTHWEST CORNER OF LOT NO. 100 OF SHADY SHORES ADDITION, AS RECORDED IN DEED RECORD 1004, PAGE 468, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; THENCE SOUTH 28 DEGREES 08 MINUTES WEST 250 FEET; THENCE SOUTH 21 DEGREES 43 MINUTES WEST 210 FEET; THENCE SOUTH 35 DEGREES 52 MINUTES WEST 200 FEET (THIS POINT BEING THE BEGINNING OF THIS DESCRIPTION); THENCE SOUTH 33 DEGREES 39 MINUTES EAST 119.42 FEET TO THE NORTHERLY BANK OF SHADY SHORES CHANNEL; THENCE WESTERLY ALONG SAID CHANNEL 55 FEET; THENCE NORTH 26 DEGREES 47 MINUTES WEST 109.6 FEET; THENCE EASTERLY 40 FEET TO THE POINT OF BEGINNING.

PARCEL II:

PART OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 32 NORTH, RANGE 8 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT 1681.47 FEET SOUTH AND 2012.60 FEET WEST OF THE NORTHEAST CORNER OF THE NORTHWEST 1/4, SECTION 33, TOWNSHIP 32 NORTH, RANGE 8 WEST OF THE 2ND P.M., ALSO BEING THE SOUTHWEST CORNER OF LOT NO. 100 OF SHADY SHORES ADDITION, AS RECORDED IN DEED RECORD 1004, PAGE 468, IN THE OFFICE OF THE RECORDER IN LAKE COUNTY, INDIANA; THENCE SOUTH 28 DEGREES 08 MINUTES WEST 250 FEET; THENCE SOUTH 21 DEGREES 43 MINUTES WEST 210 FEET; THENCE SOUTH 35 DEGREES 52 MINUTES WEST 200 FEET; THENCE SOUTH 62 DEGREES 58 MINUTES WEST 40 FEET (THIS POINT BEING THE BEGINNING OF THIS DESCRIPTION); THENCE SOUTH 26 DEGREES 47 MINUTES EAST 109.3 FEET TO THE NORTHERLY BANK OF SHADY SHORES CHANNEL; THENCE WESTERLY ALONG SAID CHANNEL 50 FEET; THENCE NORTH 24 DEGREES 12 MINUTES WEST 104 FEET; THENCE EASTERLY 45 FEET TO THE POINT OF BEGINNING.

TAX #: ~~Unit 2~~ Unit 2 03-0026-0021
Property Address: 1549 WESTWOOD DRIVE
SHELBY, IN 46377

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 27 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:
Delores Crane
Alan Patton

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

DULY ENTERED FOR DEPOSIT SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER
Branch Chief, Real Estate Owned, Atlanta HOC (SEAL)

JAN 07 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

STATE OF IN
COUNTY OF LaKE

Before me, the undersigned, a Notary Public in and for said State and County, on 10-21-99, 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 instrument bearing the date of 10-21-99, 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.

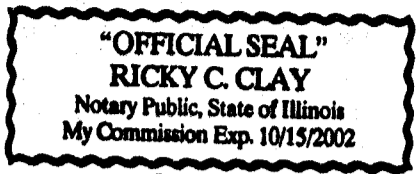
8050 Cleveland
Homebuying Assoc. 108 E. 7th Ave. Merola 46410

2000 001379
2000 JAN -7 AM 9:15
STATE OF INDIANA
LAKE COUNTY
FILED IN REC'D

03220
1700
140

03274

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



Ricky C. Clay
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:

1549 Westwood Drive

Shelby IN 46377

Send Subsequent Tax Bills to:

Civitas Bank

P O Box 3276

Evansville IN 47731-3276

H-9240

151-480702-

