

STATE OF INDIANA
LAKE COUNTY
SPECIAL WARRANTY DEED FOR RECORD

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

JUDY C. ATKINSON AND ROBERT D. GRAY

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 3 IN BLOCK 2 IN OAK GROVE, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20, PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 26-35-0166-0003
Property Address: 7407 BEECH AVENUE
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.

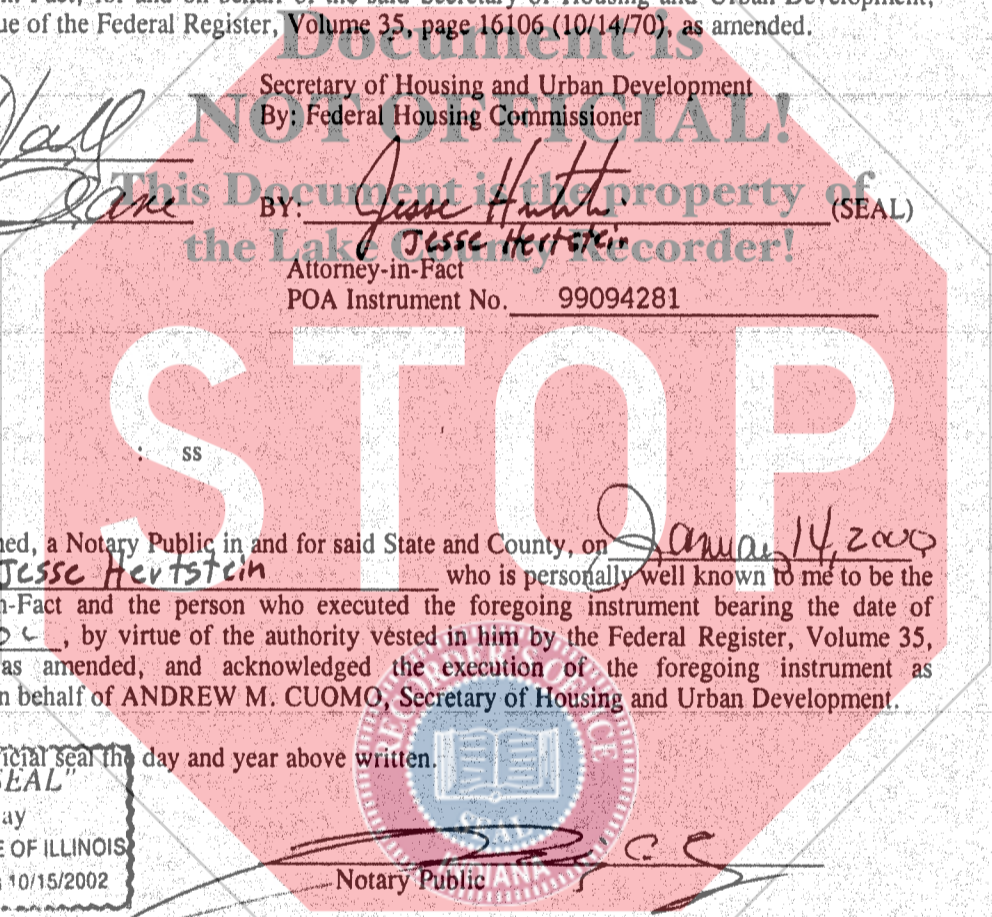
IN WITNESS WHEREOF the undersigned on this 14 day of January, 2000 has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

Tiffany Wall
Tiffany Wall
DeLorise Crane
DeLorise Crane

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: *Jesse Hertstein* (SEAL)
Jesse Hertstein
Attorney-in-Fact
POA Instrument No. 99094281



STATE OF ILLINOIS
COUNTY OF COOK

Before me, the undersigned, a Notary Public in and for said State and County, on January 14, 2000 personally appeared Jesse Hertstein 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 January 14, 2000, by virtue of the authority vested in him by the Federal Register, Volume 35, page 16106 (10/14/70), as amended, 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 this day and year above written.

"OFFICIAL SEAL"
Ricky C. Clay
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 10/15/2002

[Signature]
Notary Public

My Commission Expires: _____ Resident of _____ County.

This instrument was prepared under the direction of the Federal Housing Administration, Debbie Bonelli, Branch Chief, Real Estate Owned, Atlanta HOC.

Post Office Address of the Grantee:

Send Subsequent Tax Bills to:

Same -> 7407 Beech Ave.
Hammond IN 46324

H-9410

151-396341-

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

JAN 26 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

15.00
P.P.
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25x10

Doc. No 99208339 Gray/Atkinson