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MORRIS W. CARTER  
RECORDER

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LIMITED WARRANTY DEED

99-1204

THIS INDENTURE WITNESSETH that The Leader Mortgage Company ("GRANTOR") a corporation organized under and by virtue of the laws of the State of OHIO and authorized to do business in the State of Indiana, GRANTS AND CONVEYS TO: THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS SUCCESSORS AND ASSIGNS, for the sum of ONE DOLLAR (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit:

Lots 6 and 7, Block 22, Aetna Securities Company's second subdivision in the City of Gary, as shown in plat book 20, Page 39, in Lake County, Indiana.

Tax ID Number 25-41-0026-0006

Commonly known as: 4110 E. 10th Ave.  
Gary, IN 46403

UNTERBERG & ASSOCIATES, P.C.  
8050 Cleveland Place  
Merrillville, IN 46410

Subject to the taxes for the year 19<sup>98</sup> due and payable in 19<sup>99</sup> and thereafter; Subject to special assessments, if any, now due or to become due; and Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty.

The Grantor herein warrants the title to the hereinbefore described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.

Grantor, by and through the undersigned officers, certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this Deed.

DULY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER.

JAN 26 2000

PETER BENJAMIN  
LAKE COUNTY AUDITOR

RECORDER'S OFFICE  
THIS DOCUMENT IS THE DIRECT  
RESULT OF A FORECLOSURE OR  
EXPRESS THREAT OF FORECLOSURE  
AND EXEMPT FROM PUBLIC LAW  
63-1993 SEC. 2(3).

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IN WITNESS WHEREOF, the said The Leader Mortgage Company has caused these presents to be signed by its Asst. Vice President and its Corporate Seal to be hereunto affixed, attested by its Asst. Secretary this 5th day of November, 1999.

The Leader Mortgage Company

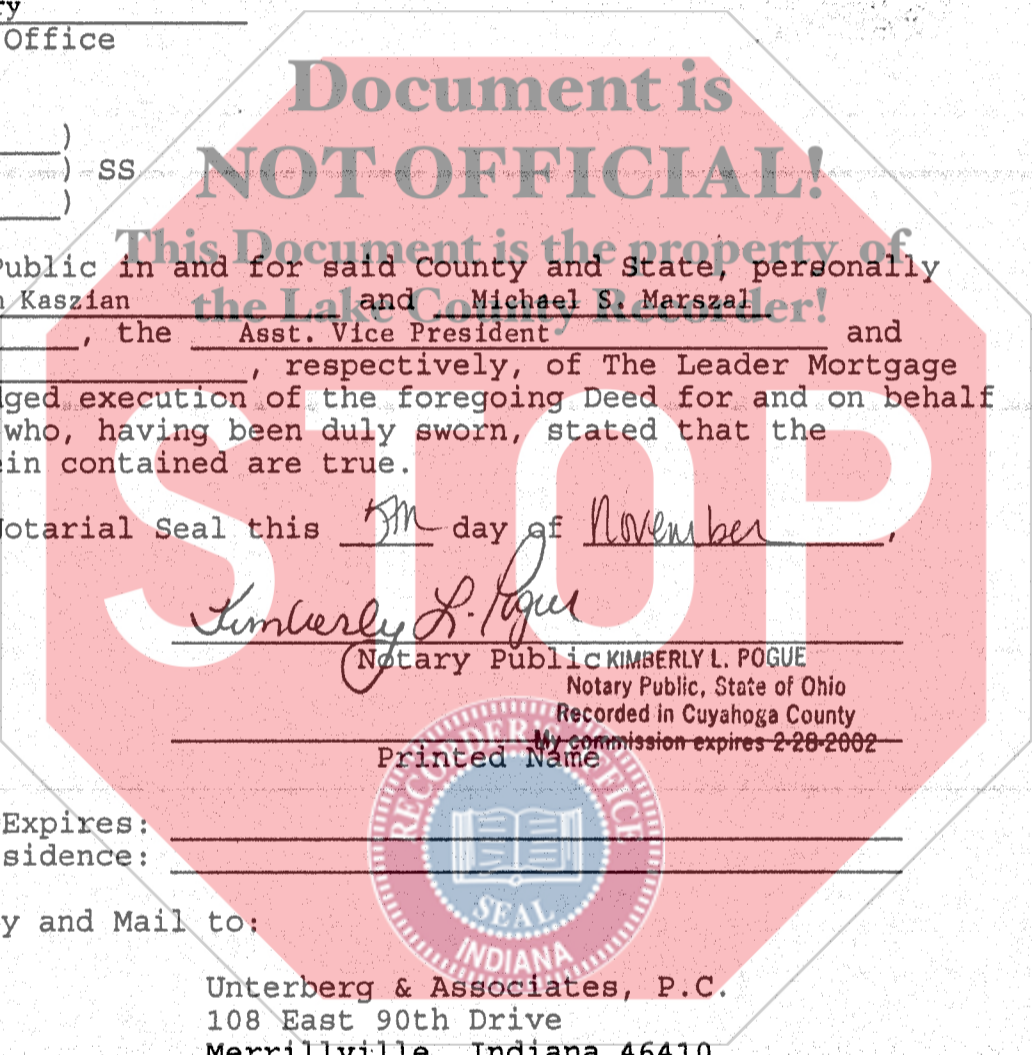
By: *Deborah Kaszian*  
Deborah Kaszian  
Asst. Vice President  
Printed Name and Office

Attest: *[Signature]*  
Michael S. Marszal  
Asst. Secretary  
Printed Name and Office



CORPORATE SEAL

STATE OF OHIO )  
COUNTY OF CUYAHOGA ) SS



Before me, a Notary Public in and for said County and State, personally appeared Deborah Kaszian and Michael S. Marszal, the Asst. Vice President and Asst Secretary, respectively, of The Leader Mortgage Company who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 5th day of November, 1999.

*Kimberly L. Pogue*  
Notary Public KIMBERLY L. POGUE  
Notary Public, State of Ohio  
Recorded in Cuyahoga County  
My commission expires 2-28-2002  
Printed Name

My Commission Expires: \_\_\_\_\_  
County of Residence: \_\_\_\_\_

Instrument Prepared by and Mail to:

Unterberg & Associates, P.C.  
108 East 90th Drive  
Merrillville, Indiana 46410  
(219) 736-5579  
99-01204

Tax Statements To:

Secretary of Housing and Urban Development  
C/O Intown Management Group, LLC  
5950 Live Oak Parkway, Suite 300  
Norcross, GA 30093

FHA CASE # 151-4480506-748  
Servicer: The Leader Mortgage Company Servicer Loan # 798658