

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

CHARLES J NOVAK AND AIDA L NOVAK, Husband and Wife

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 LOHMAN OAKS SECOND ADDITION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 36 PAGE 82, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 39-532-3
Property Address: 3500 WEST 40TH AVENUE
GARY, IN 46408

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 17 day of February, 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:

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

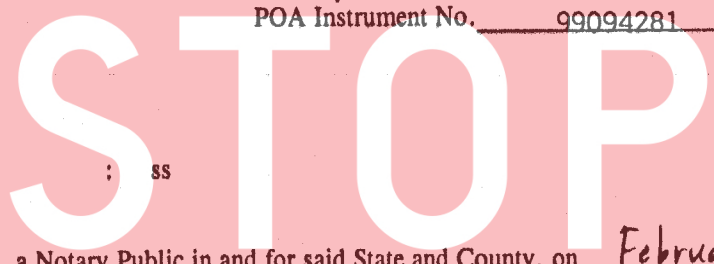
Tiffany Hall
Tiffany Hall
Delorise Crane
Delorise Crane

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

OK. NOVAK HL2000029

2000 013786

STATE OF ILLINOIS
COUNTY OF COOK



Before me, the undersigned, a Notary Public in and for said State and County, on February 17, 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 February 17, 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 the 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 Cook 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:
3500 W. 40th Avenue
Gary, In 46408

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

FEB 29 2000

H-9704 151-414621-

PETER BENJAMIN
LAKE COUNTY AUDITOR

61885

15-
to
Jan

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2000 FEB 29 PM 12: 29
MORTGAGE CENTER