

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

2000 015480

HAMMOND ENTERPRISE DEVELOPMENT CORP., AN INDIANA NON-PROFIT CORP.

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 15 IN BLOCK 2 IN GOSTLIN, MEYN AND COMPANY'S CALUMET AVENUE ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 9, PAGE 25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 26-33-0178-0015

Property Address: 939 MORRIS STREET  
HAMMOND, IN 46320

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.

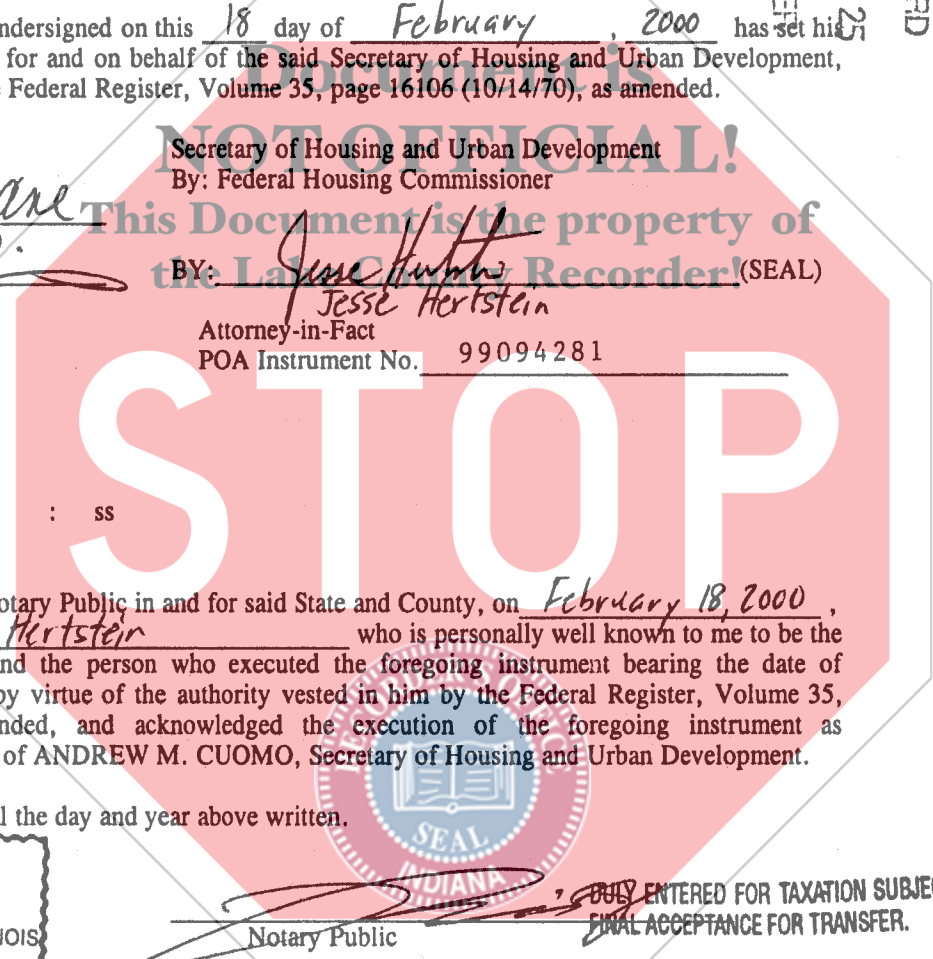
IN WITNESS WHEREOF the undersigned on this 18 day of February, 2000 has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

*DeLorena Crane*  
DeLorena Crane  
*Pierre Davis*  
Pierre Davis

Secretary of Housing and Urban Development  
By: Federal Housing Commissioner

BY: *Jesse Hertstein*  
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 February 18, 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 18, 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

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

My Commission Expires: \_\_\_\_\_ Resident of \_\_\_\_\_ County MAR 03 2000

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

PETER BENJAMIN  
LAKE COUNTY AUDITOR

Post Office Address of the Grantee: Send Subsequent Tax Bills to:

P.O. Box 4055 P.O. Box 4055  
Hammond IN 46324 Hammond IN 46324

H-9600

151-475607-

Wintersberg & Associates 15.00  
3650 Cleveland Place E.P.  
Merrillville, IN 46410 030821  
60555