

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 016532

2000 MAR -9 AM 9:00

MORRIS W. CARTER
RECORDER

Mail Tax Bills to:
United Guaranty Residential Insurance Company
230 N. Elm St.
Greensboro, NC 27401

Tax Key No. 23-170-7

WARRANTY DEED
(CORPORATE)

99104398C

This indenture witnesseth that **HFS BANK, F.S.B.**, a United States Corporation, of Lake County, State of Indiana, conveys and warrants to **UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY**, of Greensboro, North Carolina, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

LOT 32, HARVEST RIDGE, PHASE 2, AS SHOWN IN PLAT BOOK 75, PAGE 32, IN LAKE COUNTY, INDIANA.

Commonly known as 1260 W. 100th Avenue, Crown Point, Indiana 46307.

Subject To: all unpaid real estate taxes and assessments for 1998 payable in 1999, and for all real estate taxes and assessments for all subsequent years.

Subject To: all easements, conditions, restrictions, covenants, limitations and building setback lines contained in prior instruments of record, and for all building and zoning ordinances.

Grantor expressly limits said warranty only against the acts of the Grantor and all persons claiming by, through or under the Grantor.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed.

The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor has full corporate capacity to convey the real estate described herein; and that all necessary corporate requirements for the making of such conveyance have been satisfied.

Dated this 26th day of July, 1999.

HFS BANK, F.S.B., a United States Corporation

By: Laura Niedbala V.P.
Laura Niedbala, Vice President

Attest: Karen Nagy
Karen Nagy, Secretary

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

MAR 08 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

00741

16.00
AM
9403

Investors Dillocop

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 26th day of July, 1999, personally appeared: **Laura Niedbala and Karen Nagy**, the Vice President and Secretary, respectively, of HFS Bank, F.S.B., a United States Corporation, swearing to the truth of the statements made therein pertaining to the Gross Income Tax, and acknowledged the execution of the foregoing Deed.

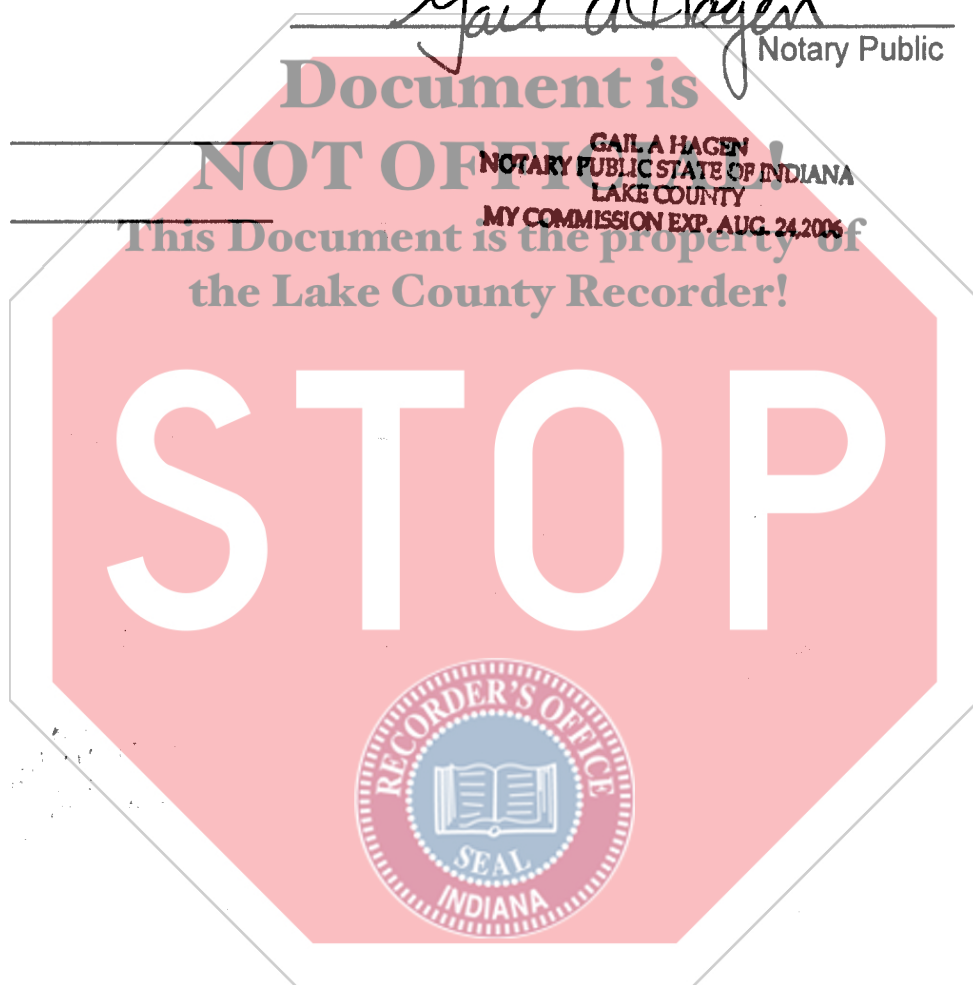
IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Gail A Hagen

Notary Public

My Commission Expires: _____

County of Residence: _____



This instrument prepared by

Richard E. Anderson, #2408-45
Anderson & Tauber, P.C.
Barrister Court
9211 Broadway
Merrillville, IN 46410
(219) 769-1892