

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

DERRICK M MARKS

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 AND LOT 14, EXCEPT THE NORTH 15 FEET THEREOF, IN BLOCK 3 IN SOUTH BROADWAY ADDITION TO GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 7 PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 25-47-0067-0016
Property Address: 3556 PENNSYLVANIA STREET
GARY, IN 46409

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.

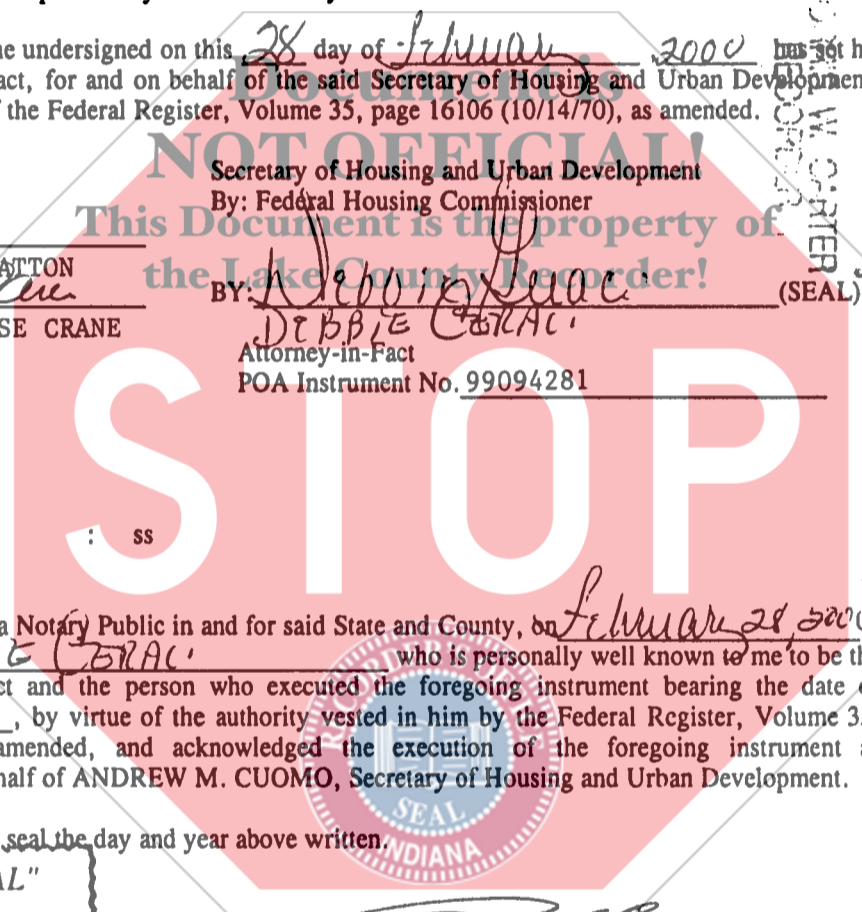
GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

IN WITNESS WHEREOF the undersigned on this 28 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:

Alan Patton
ALAN PATTON
Delorise Crane
DELORISE CRANE

Secretary of Housing and Urban Development
By: Federal Housing Commissioner
BY: Debbie Bonelli
DEBBIE BONELLI
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 28, 2000, personally appeared DEBBIE BONELLI 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 28, 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: 3920 Washington Gary, Indiana 46408
Send Subsequent Tax Bills to: 3556 Pennsylvania Gary, Indiana 46408

H-9827

152-042191-

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

MAR 15 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

Waterberg Associates
2050 Cleveland Place
Merrillville In. 46410

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD