

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

ANDY KARAGIAS

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 68 BEVERLY'S FIFTH ADDITION TO THE CITY OF HAMMOND, AS SHOWN IN PLAT THEREOF RECORDED IN PLAT BOOK 29, PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 26-32-0193-0068 DUP # 706045
Property Address: 7968 WHITE OAK
HAMMOND, IN 46324

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, 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.

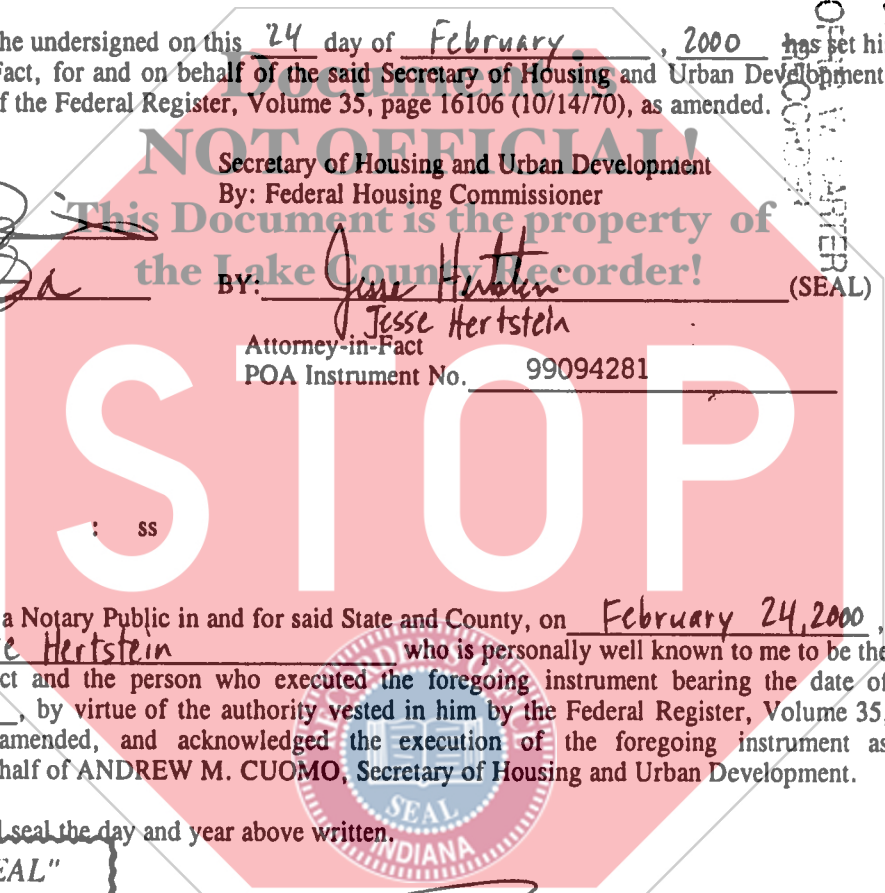
IN WITNESS WHEREOF the undersigned on this 24 day of February, 2000 has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

[Signature]
Piere Davis
[Signature]
DeLorise Crane

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: *[Signature]*
Jesse Hertstein
Attorney-in-Fact
POA Instrument No. 99094281



2000 018012
2000 MAR 16 AM 9:21

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

STATE OF ILLINOIS
COUNTY OF COOK

Before me, the undersigned, a Notary Public in and for said State and County, on February 24, 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 24, 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, Chief, Real Estate Owned, Atlanta HOC. DULY ENTERED FOR TAXATION SUBJECT TO PAYMENT OF TAXES.

Post Office Address of the Grantee: 223 Ruth Street
Calumet City Illinois 60409
Send Subsequent Tax Bills to: 223 Ruth Street
Calumet City Illinois 60409

MAR 14 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

H-9795

151-473561-

Underberg & Associates
8050 Cleveland Place
Merrillville, In 46410

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CK#031022