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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

RONALD PINEDA AND XIAOHUA PINEDA

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 12 AND THE NORTH 40 FEET OF LOT 11 IN BLOCK 13 IN BROADWAY GARDENS, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19 PAGE 14, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 25-41-0164-0012 AND 25-41-0164-0013
Property Address: 5165 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.

The purpose of the following covenant is to insure that the property conveyed herein is used for homeownership and is occupied as a primary residence by a police officer or a teacher in accordance with the objectives of the Grantor's Officer Next Door Sales Program and Teacher Next Door Sales Program. Grantee, a police officer or a teacher, shall own and occupy, as a primary residence, the property conveyed herein. This covenant shall be subject and subordinate to any mortgage or deed of trust executed by the Grantee to finance or refinance the acquisition of the property conveyed herein and shall be extinguished upon the foreclosure of such mortgage or the conveyance of the property by deed in lieu of foreclosure. The covenants and conditions contained in this paragraph shall terminate, shall be of no further effect, and shall not be enforceable on or after June 26, 2003 (the date of the third year anniversary of closing), or unless terminated earlier in writing by Grantor. The acceptance of this deed by the Grantee shall constitute an acceptance of the use restrictions described in this paragraph.

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 6 day of June 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.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JUN 28 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

Handwritten signature

-2246

2005

Witnesses:

Alan Patton
Alan Patton
Denise M. Barry
Denise M. Barry

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: Debbie Cerac (SEAL)
Debbie Cerac

Document is NOT OFFICIAL!
Attorney-in-Fact POA Document # 99094281

STATE OF ILLINOIS
COUNTY OF COOK

This Document is the property of the Lake County Recorder!

Before me, the undersigned, a Notary Public in and for said State and County, on 6/16/02, personally appeared Debbie Cerac, 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 6/10/00, 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
Resident of Cook County.

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

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

