

SPECIAL WARRANTY DEED

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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

GERRIT ROSS a/k/a  
GERRIT D. ROSS, A Single Man

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 22, BLOCK "D", PARK MANOR FIFTH SUBDIVISION TO GARY, AS SHOWN IN PLAT BOOK 17, PAGE 32, LAKE COUNTY, INDIANA.

TAX #: 25-46-0337-0022  
Property Address: 3562 MADISON STREET  
GARY, IN 46408

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.

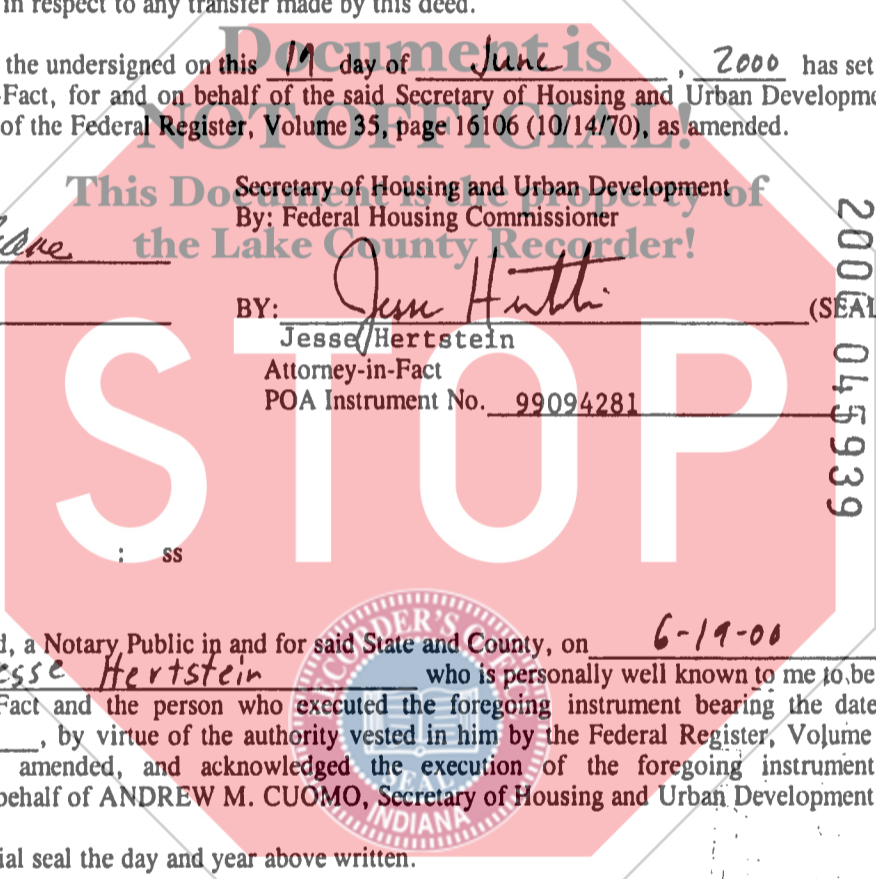
IN WITNESS WHEREOF the undersigned on this 19 day of June, 2000 has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

*Debbie Crane*  
*Alan Patton*  
Debbie Crane  
Alan Patton

Secretary of Housing and Urban Development  
By: Federal Housing Commissioner

BY: *Jesse Hertstein* (SEAL)  
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 6-19-00, 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 6-19-00, 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 10/18/2002

*Ricky C. Clay*  
Notary Public  
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: Send Subsequent Tax Bills to:  
Gerrit D. Ross  
3562 Madison St.  
Gary, IN 46408

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

H-10365 151-375056- JUN 27 2000

PETER BENJAMIN  
LAKE COUNTY AUDITOR

UNTERBERG & ASSOCIATES, P.C.  
8050 Cleveland Place  
Merrillville, IN 46410

02115

15.00  
#33113