

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

2000 053918 MARY DUGGER 2000 AUG -1 AM 3 2

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, EXCEPT THE WEST 34 FEET BY PARALLEL LINES, ALL LOT 13 AND THE WEST 17 FEET BY PARALLEL LINES OF LOT 14, BLOCK 5, YOUNG'S DUNELANDS, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 21, PAGE 44, IN LAKE COUNTY, INDIANA.

TAX #: 25-47-0375-0013
Property Address: 9345 JUNIPER
GARY, IN 46403

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.

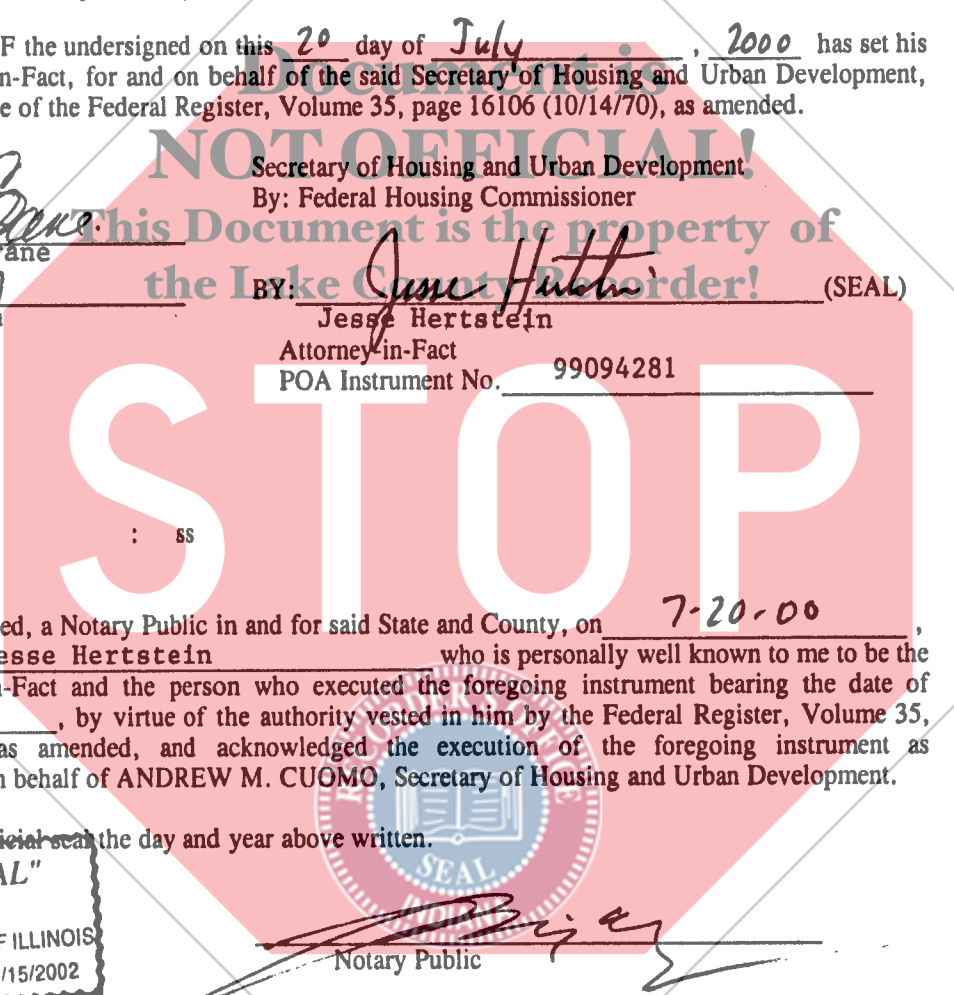
IN WITNESS WHEREOF the undersigned on this 20 day of July, 2000 has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

Deborah Crane
Alan Patton

Secretary of Housing and Urban Development
By: Federal Housing Commissioner

BY: Jesse Hertzstein (SEAL)
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 7-20-00, personally appeared Jesse Hertzstein 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 7-20-00, 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

Notary Public signature

My Commission Expires: Resident of Cool County.

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

Post Office Address of the Grantee: Send Subsequent Tax Bills to:
Mary F. Dugger
9345 Juniper Avenue
Gary, IN 46403

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER
JUL 31 2000
PETER BENJAMIN
LAKE COUNTY AUDITOR

H-10688 151-460823- 01836

1500 E.P. 71