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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

JOSEPH J. MASSIE

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 10 AND THE NORTH 15 FEET OF LOT 11, BLOCK 2, AND THE VACATED EAST 3 FEET OF JACKSON STREET, ADJOINING LOTS ON THE WEST, TOLLESTON HEIGHTS, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 2, PAGE 37, LAKE COUNTY, INDIANA.

TAX #: 25-47-0152-0009  
Property Address: 4339 JACKSON 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 28 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: Secretary of Housing and Urban Development  
By: Federal Housing Commissioner  
BY: Debbie Geraci (SEAL)  
ALAN PATTON  
DIBBIE GERACI  
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, personally appeared DEBBIE GERACI 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 7/28/00, 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

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: 6008 S. Wolcott Chicago IL 60636  
Send Subsequent Tax Bills to: 6008 S. Wolcott Chicago IL 60636

H-10779

152-046658-

UNITERBERG & Associates, PC  
8060 CLEVELAND PLACE  
MERRILLVILLE, IN 46410

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