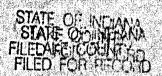
Clay, B. # 1380-24-14;

TOTO FOR MERIDIAN TITLE CORF

HEATHER KIVATINOS

Notary Public - State of Arizona

MARICOPA COUNTY My Comm. Expires July 28, 2002



2000 057998

2000 AUG 14 174 12: 10

MORRIS W. CALTER CLAY HENNE 1980-24748

CORPORATE WARRANTY DEED

64360 44-16-7 425 THIS INDENTURE WITNESSETH, That Harbor Financial Mortgage Corp. a Texas corporation acting herein by and through Matrix Capital Bank, its duly authorized and appointed agent and attorney in fact, ("Grantor"), a corporation organized and existing under the laws of the State of Indianapolis, CONVEYS AND WARRANTS to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns,

151 N. Delaware, Indianapolis, Indiana 46204; ATTEN: Single Family Property Disposition Branch sum of Ten Dollars (\$10.00) and other valuable consideration, the, receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

LOT 7, BLOCK 16, GARY LAND COMPANY'S FIRST SUBDIVISION, CITY OF GARY, AS SHOWN IN PLAT BOOK 6, PAGE 15, LAKE COUNTY, INDIANA.

More Commonly Known As: 825 DELAWARE STREET **GARY, IN 46404**

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

- 1. Taxes for 1998 payable in 1999 and all taxes thereafter
- 2. Covenants, easements and restrictions of record.
- 3. Applicable building codes and zoning ordinances.

GRANTOR CERTIFIES UNDER OATH THAT NO INDIANA GROSS INCOME TAX IS DUE OR PAYABLE IN RESPECT TO THE TRANSFER MADE BY THIS DEED.

The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor has full corporate capacity to convey the real estate described herein; and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 5 day of 2000.

> Harbor Financial Mortgage Corporation a Texas Corp. acting herein by and through Matrix Capital Bank, its duly authorized and appointed agent and attorney in fact

STATE OF ARIZONA

Signature_

COUNTY OF MARICOPA)

This instrument was acknowledged before me on this 15Day of March, 2000, by Michael R. Schlaff, Vcice President of Matrix Capital Bank, a federal savings bank, on behalf of said banking corporation, agent and attorney in fact on behalf of Harbor Financial Mortgage Corporation, a Texas corporation.

Witness my hand and Notarial Seal this 15 day of 2000 (SEAL)

Notary Public My Commission Expires

This instrument was prepared by: FRED M. CUPPY, Attorney at Law #33.72-15, Durkey France & Cuppy

LLP; 8585 Broadway, Suite 600; (219) 769-1313

AUG 1 4 2000

PETER BENJAMIN LAKE COUNTY AUDITOR

14 m