

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

JAMES R. BEARD AND DORIS J. BEARD,

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 49, BLOCK 2, IN AETNA MANOR FOURTH SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 29, PAGE 99, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 25-41-0276-0049
Property Address: 1040 DECATUR ST.
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 14 day of August, 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

Alan Patton
ALAN PATTON
Denise M. Barry
DENISE M. BARRY
BY: *Jesse Hertstein*
JESSE HERTSTEIN
Attorney-in-Fact
POA Instrument No. 99094281 (SEAL)

STATE OF ILLINOIS : ss
COUNTY OF COOK

Before me, the undersigned, a Notary Public in and for said State and County, on 8-14-00 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 8-14-00, 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

My Commission Expires: _____ Resident of Cook County.

[Signature]
Notary Public

This instrument was prepared under the direction of the Federal Housing Administration, Debra Bonelli, Branch Chief, Real Estate Owned, Atlanta HOC. FOR RECORDATION SUBJECT TO ACCEPTANCE FOR TRANSFER

Post Office Address of the Grantee: 817 S. 21ST AVE
MAYWOOD, IL 60153
Send Subsequent Tax Bills to: SAME
SEP 15 2000
PETER BENJAMIN
LAKE COUNTY AUDITOR

H-10761

151-463035-

00970

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Unterberg & Associates, P.C
8050 Cleveland Place
Merrillville, In 46410

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34302

2000 067433

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

CHRIS W. CARTER
RECORDER