

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

SERGIO GARCIA

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 THREE (3), BLOCK SIX (6), CHEADLE'S FIRST ADDITION, CITY OF GARY, AS SHOWN ON PLAT BOOK 27, PAGE 2, LAKE COUNTY, INDIANA.

TAX #: KEY #25-42-0306-0003 DUP # 542709
Property Address: 1514 OHIO STREET
GARY, IN 46407

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.

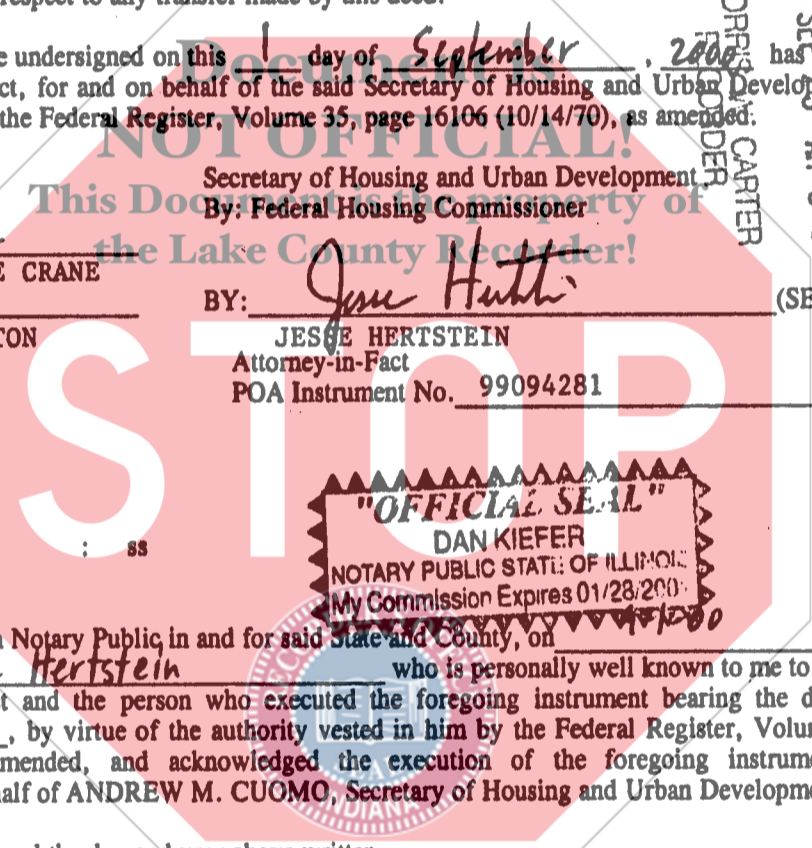
IN WITNESS WHEREOF the undersigned on this 1 day of September, 2000, has set his hand and seal as Attorney-in-Fact, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, page 16106 (10/14/70), as amended.

Witnesses:

[Signature]
LORISE CRANE
[Signature]
ALAN PATTON

Secretary of Housing and Urban Development
By: Federal Housing Commissioner
BY: *[Signature]* (SEAL)
JESSE HERTSTEIN
Attorney-in-Fact
POA Instrument No. 99094281

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2000 SEP 25 AM 8:54
CARTER



STATE OF ILLINOIS
COUNTY OF COOK



Before me, the undersigned, a Notary Public in and for said State and County, on 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 9-1-00, 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.

[Signature]
Notary Public

My Commission Expires: 01/28/01 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:

1055 E Ridge Rd 10 State
Griffith IN

H-10793

152-059940-

FEDERAL TAX SERVICE

SEP 21 2000

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34425
1500
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