

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

GEORGE KOCHIS

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 23 IN BLOCK 8 IN FRANK HAMMOND'S ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED OCTOBER 21, 1924 IN PLAT BOOK 17 PAGE 19, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX #: 26-34-13-23

Property Address: 2706 163RD PLACE
HAMMOND, IN 46323

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 11 day of October, 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]
Deloise Grant
[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 ILLINOIS
COUNTY OF COOK

: ss

Before me, the undersigned, a Notary Public, in and for said State and County, on 10-11-00 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 10-11-00, 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 10/19/2002

My Commission Expires

[Signature]
Notary Public

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:

1544-45TH ST

1544-45TH ST

MUNSTER IN 46321

MUNSTER, IN 46321

JULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

H-11068

151-494193-

OCT 19 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

01584

Return to *[Signature]*
8050 CLEVELAND PLACE
MERRILLVILLE IN 46410

15.00
AC
034909