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State of Indiana

FHA Case No. 151-477825

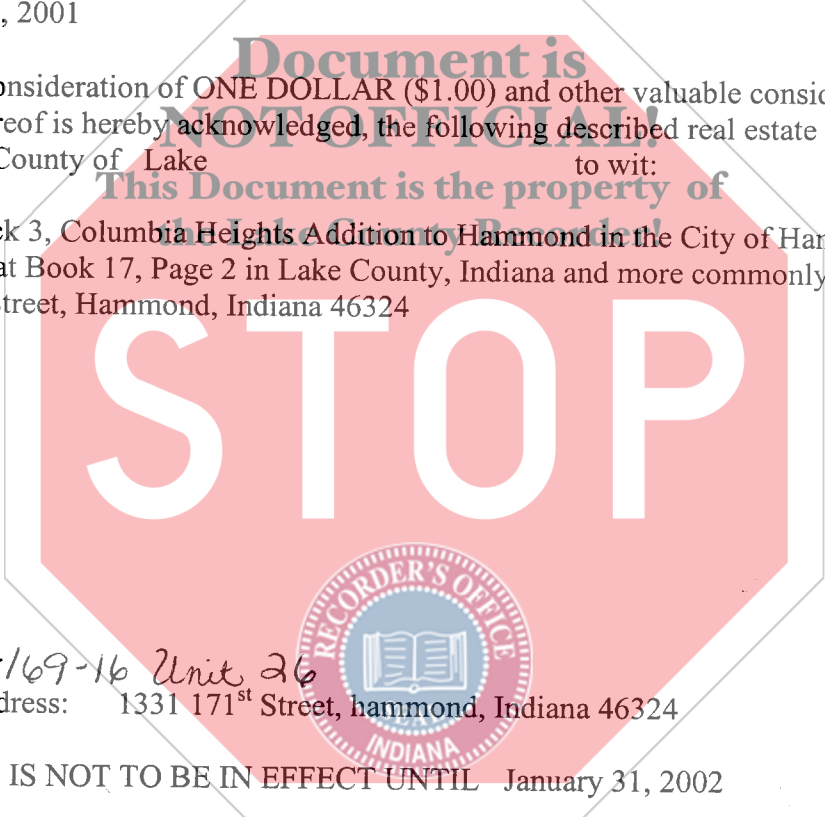
SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: Mel Martinez, 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:

CITIZENS FINANCIAL SERVICES, FSB AS TRUSTEE U/T/A 2400430 DATED February 23, 2001

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 State of Indiana, County of Lake to wit:

Lot 16, Block 3, Columbia Heights Addition to Hammond in the City of Hammond as shown in Plat Book 17, Page 2 in Lake County, Indiana and more commonly known as 1331 171st Street, Hammond, Indiana 46324



Tax # *32-169-16 Unit 26*
Property Address: 1331 171st Street, hammond, Indiana 46324

FEB 5 2002

THIS DEED IS NOT TO BE IN EFFECT UNTIL January 31, 2002

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 American and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

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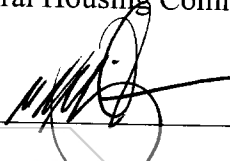
HOLD FOR FIRST AMERICAN TITLE

*16.02
AE
FA*

IN WITNESS WHEREOF THE undersigned on this 23rd day of Jan 2002
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:  (Seal)

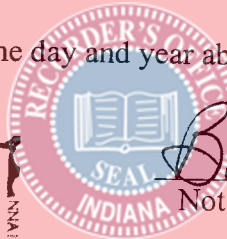
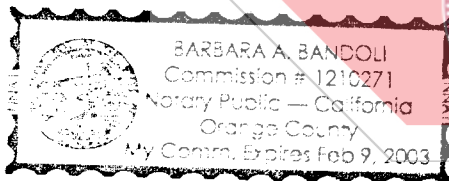
Attorney-In-Fact
POA Instrument No. 2001 - 053631

State of California
County of Orange

**This Document is the property of
the Lake County Recorder!**

Before me, the undersigned, a Notary Public in and for the State and County, on 1/23/02
Personally appeared MIKE EVANGELISTA, who personally well know
to me to be the duly appointed Attorney-In-Fact and the person who executed the
foregoing instrument bearing the date of 1/23/02 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 Mel Martinez, Secretary of Housing and Urban Development.

Witness my hand and official seal the day and year above written.



Barbara A. Bandoli
Notary Public

This instrument was prepared under the direction of the Federal Housing Administration,
Branch Chief, Real Estate Owned, Atlanta HOC.

Post Office Address of the Grantee

Send Subsequent Tax Bills to:

c/o R.K. Home Solutions (Abbey Mortgage)
1544 45th Street
Munster, In 46321

