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State of Indiana

FHA Case No. 151-596101

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:

MICHAEL ALLARD

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 27, in Morning Sun Homes, in the City of Crown Point, as shown in Plat Book 31, page 63, Lake County, Indiana.

Tax # 23-09-0245-0027

Property Address: 417 Prairie, Crown Point, Indiana 46307

THIS DEED IS NOT TO BE IN EFFECT UNTIL April 18, 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.

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

APR 29 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

002095

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DM
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IN WITNESS WHEREOF THE undersigned on this 17th day of April 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

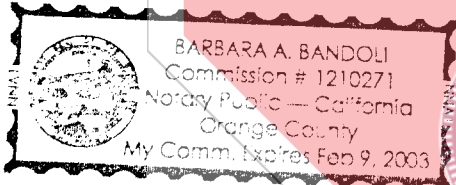
By: Jan Prusinowski (Seal)
Jan Prusinowski
Attorney-In-Fact
POA Instrument No. 2002-016861

State of California
County of Orange

Document is
NOT OFFICIAL!

Before me, the undersigned, a Notary Public in and for the State and County, on 4/17/02
Personally appeared JAN PRUSINOWSKI, 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 4/17/02 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,
Debbie Bonelli, Branch Chief, Real Estate Owned, Atlanta HOC.

Post Office Address of the Grantee

417 Prairie

Crown Point IN 46307

Send Subsequent Tax Bills to:

Option One Mortgage

3 ADA, Irvine CA 92618