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MORRIS W. CARTER RECORDER

CORPORATE SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, that EMC Mortgage Corporation, 909 Hidden Ridge Drive #200, Irving, TX 75038 ("Grantor"), conveys and warrants to the Secretary of Housing and Urban Development, Attn: Single Family Property Disposition Branch, his/her successors and assigns, and having its principal office at 151 North Delaware Street, Indianapolis, Indiana 46204-2526, for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate located in Lake County, Indiana, to-wit:

Lot 65 in Turkey Creek Meadows, Unit No. 1, in the Town of Merrillville, as per plat thereof, recorded June 9, 1995 in Plat Book 33, Page 32, in the Office of the Recorder of lake County, Indiana

and commonly known as 445 West 67th Lane, Merrillville, Indiana 46410.

Subject to all easements and restrictions of record, and subject to all real estate taxes and assessments currently due, delinquent or which are to become a lien.

The undersigned person executing this deed on behalf of Grantor represents and certifies that he/she is a duly appointed officer of Grantor and has been fully empowered to execute and deliver this deed; that Grantor has full legal capacity to convey the real estate described herein; and that all necessary action for the making of such conveyance has been taken and done.

Grantor certifies and warrants that no Indiana gross income tax is due as a result of this transaction.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this **20**day of **Make h**, 2002.

EMC MORTGAGE CORPORATION

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MAY 1 4 2002

PETER BY

LAKE COUNTY

Printed Name Sman F. Christy

Vice President

Title

Title Express

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Merrillville, In

46410

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STATE OF TEXAS)	
COUNTY OF Dallas) S)	S:

Before me, the undersigned, a Notary Public in and for said County and State, this day of March, 2002, personally appeared Susan Christy, the of Grantor in the above conveyance, and acknowledged the execution of the same to be her voluntary act and deed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

Notary Public

L-17-03

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My County of Residence:

Dallas NOT OFFICIAL

This Document is the property of the Lake County Recorder!

Send tax statements to: Secretary of Housing and Urban Development, 151 North Delaware Street, Indianapolis, Indiana 46204-2526.

This instrument was prepared by Grace M. Baumgartner (22270-49), LEEUW & DOYLE, P.C., Suite 2000, 135 North Pennsylvania Street, Indianapolis, IN 46204-2456, (317) 264-5000.

EMC/Josleyn

