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Return to:
~~Contract Processing and
Title Agency, Ltd.
6353 Presidential Gateway # 210
Columbus, Ohio 43211~~

2002 063020

Allan & Teresa Lloyd
5779 Bruce Ave
Portage, In. 46348

2002 JUL 12 PM 12:45

MORRIS W. CARTER
RECORDER

State of Indiana

FHA Case No. 151-501662

**HOLD FOR MERIDIAN TITLE CORP
SPECIAL WARRANTY DEED**

MTC-1604LK02

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:

ALLAN E. LLOYD and TERESA L. LLOYD, husband and wife, for their joint lives, the remainder to the survivor or them, 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:

The Westerly 1/2 of the Plat marked Reserved in Block 20, in Second Subdivision to East Gary, in the City of Lake Station, as per plat thereof, recorded in Plat Book 7, page 25, in the Office of the Recorder of Lake County, Indiana.

Tax # 14-19-0067-0028

Property Address: 2771 Hamilton Street, Lake Station, IN 46405

THIS DEED IS NOT TO BE IN EFFECT July 8, 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 IN BOOK AND INDEX SUBJECT TO
FUTURE RECORDATION OF THIS DEED

JUL 12 2002

Handwritten signature: M. J. M.

000839

IN WITNESS WHEREOF THE undersigned on this 02 day of July 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)

Attorney-In-Fact
POA Instrument No. 0203468

State of California
County of Orange

Before me, the undersigned, a Notary Public in and for the State and County, on 7/2/02
Personally appeared This 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 July 02, 2002 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.



Kevin Kim
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

Send Subsequent Tax Bills to:

Allan E. and Teresa L. Lloyd
5719 Bruce Ave.
Portage, In. 46368