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LAKE COUNTY
FILED FOR RECORD

2002 102507

2002 NOV -8 PM 1:06

MORRIS W. CARTER
RECORDER

Return to:

Contract Processing
& Title Agency, LTD
5750 Castle Creek Pkwy. #487
Indianapolis, In 46250
State of Indiana

FHA Case No. 151-540698

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:

VHB PROPERTIES, INC.

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 43 in H.R. Nichol's Addition to the Town of Lowell, per plat thereof, recorded May 22, 1875 in Plat Book 1, Page 22, in the Office of the Recorder of Lake County, Indiana

Tax # 17-04-0042-0061

Property Address: 134 Oak Street, Lowell, Indiana 46356

THIS DEED IS NOT TO BE IN EFFECT UNTIL SEPTEMBER 30, 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

NOV 8 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

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M. H
10651

IN WITNESS WHEREOF THE undersigned on this 25 day of Sept, 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

[Signature]

By: Karla Reyna (Seal)
Karla Reyna
Attorney-In-Fact
POA Instrument No. 2002-016861

State of California
County of Orange



Before me, the undersigned, a Notary Public in and for the State and County, on 9/25/02
Personally appeared Karla Reyna, 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 Sept. 25, 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.



[Signature]
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
134 Oak Street
Lowell, IN
46354

Send Subsequent Tax Bills to:
3495 Whitehaven Dr.
Walnut Creek, CA
94598