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Contract Processing and
Title Agency, Ltd.
5750 Castle Creek Pkwy Ste 487
Indianapolis, IN 46250



State of Indiana

FHA Case No. 151-534214

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:

STEPHEN DRAVET AND JOSEPHINE DRAVET AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

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 41 and the North 1/2 of Lot 42 in Young's Second Addition to the City of Crown Point, as per plat thereof, recorded in Miscellaneous Record "A", Page 530, in the Office of the Recorder of Lake County, Indiana.

Tax # 23-09-0096-0041
Property Address: 111 N. John Street, Crown Point, IN 46307

THIS DEED IS NOT TO BE IN EFFECT UNTIL July 7, 2003

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

000978

JUL 15 2003

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

2060
1602
13

IN WITNESS WHEREOF THE undersigned on this 3rd day of July 2003
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: Judy Wasmuth (Seal)

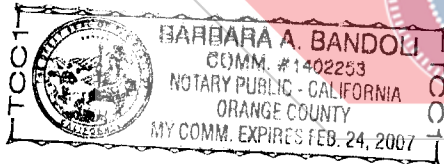
Attorney-In-Fact
POA Instrument No. 2003-016095

State of California
County of Orange

Document is NOT OFFICIAL!
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 7/3/03
Personally appeared Judy Wasmuth, 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 7/3/03 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

111 John St
Crown Point, In 46307

Send Subsequent Tax Bills to:

Stephen Dracet / Josephine Dracet
680 Clover Ln
Crown Point, In 46307