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2003 106201

RECORDED
LAKE COUNTY
INDIANA

OCT-3 AM:49

NOTARIAL PUBLIC
INDIANA

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



State of Indiana

FHA Case No.151-590926

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:

JAMES TOWNER

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 19 in Block 6 in Cline Gardens Addition, in the City of Hammond, as per plat thereof, Recorded in Plat Book 31, page 71 in the Office of the Recorder of Lake County, Indiana.

Tax #26-32-0219-0019

Property Address: 6826 Ohio Ave., Hammond, IN 46323

THIS DEED IS NOT TO BE IN EFFECT UNTIL September 18, 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

OCT 3 2003

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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IN WITNESS WHEREOF THE undersigned on this 9th day of Sept 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

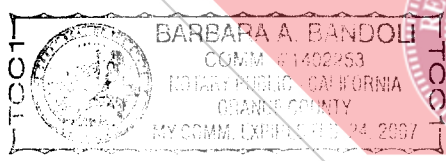
By: [Signature] (Seal)
Jim HASLAM
Attorney-In-Fact
POA Instrument No.2003-016095

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 9/9/03
Personally appeared JIM HASLAM, 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 9/9/03 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
6826 Ohio St
Hammond, In 46239

Send Subsequent Tax Bills to:
6826 Ohio St
Hammond, In 46239