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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2003 106333

2003 OCT -6 AM 9:12

MORRIS W. CARTER
RECORDER

Return to:

Michael P. Ragno

2228 Vermillion St.

Lake Station, IN 46405

State of Indiana

FHA Case No.151-534634

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:

MICHAEL P. RAGNO

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:

PARCEL 1: Lot 6, Except the North 30 feet and ^{*all} Lot 7 in Block 3, East Gary Real Estate Co's 3rd Addition to East Gary, ^{**}as shown in Plat Book 10, Page 9, in the Office of The Recorder of Lake County, Indiana. ^{**now Lake Station}

PARCEL 2: The North 30 feet by parallel measurement of Lot 8 in Block 3 in ~~East Gary's~~ ^{**} ~~Third Addition to East Gary,~~ ^{*} as shown in Plat Book 10, Page 9, in the Office of the Recorder of Lake County, Indiana ^{*East Gary Real Estate Co's}

Tax #1: 14-19-0042-0007

Tax #2: 14-19-0042-0024

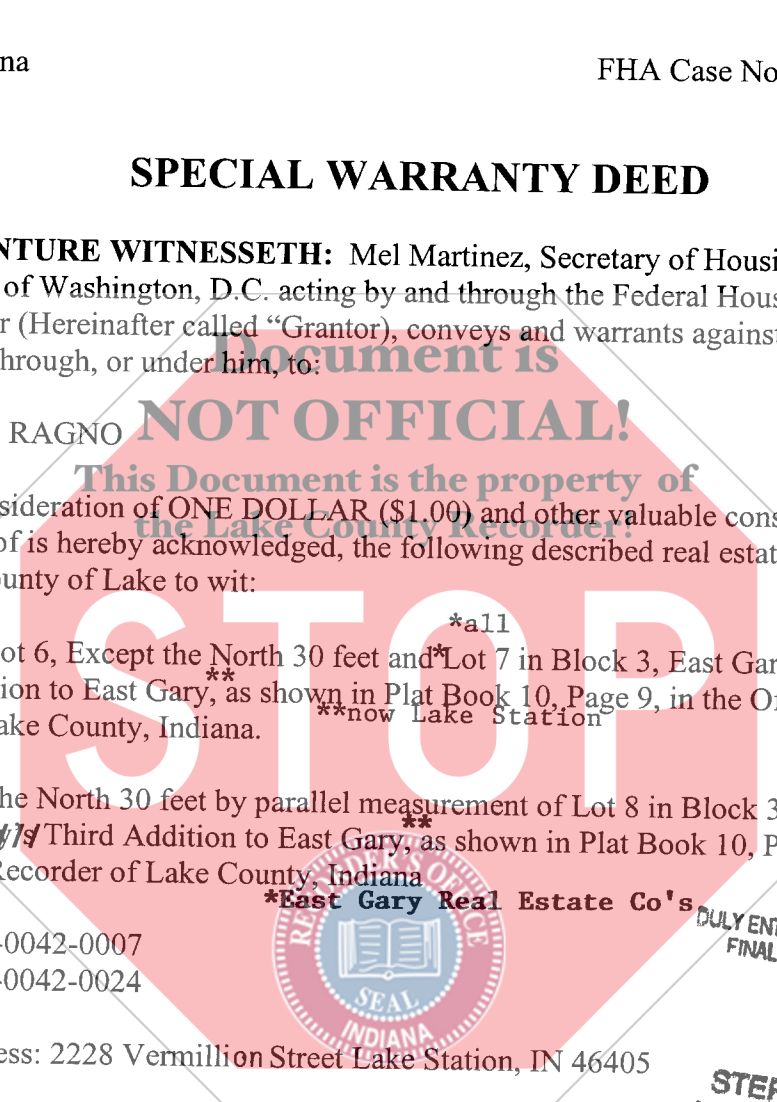
Property Address: 2228 Vermillion Street Lake Station, IN 46405

THIS DEED IS NOT TO BE IN EFFECT UNTIL October 1, 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
FILED

OCT 2 2003
STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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TICOR MO
A20037352

Handwritten initials/signature

IN WITNESS WHEREOF THE undersigned on this 26th 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] Jim Haslam (Seal)

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

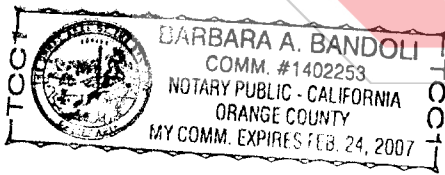
Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

State of California
County of Orange

:SS

Before me, the undersigned, a Notary Public in and for the State and County, on 9/26/03
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 9/26/03 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.



[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

Michael P. Ragno
2228 Vermillion Street
Lake Station, IN 46405

Send Subsequent Tax Bills to:

Michael P. Ragno
2228 Vermillion Street
Lake Station, IN 46405