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LAKE COUNTY
FILED FOR RECORD

2004 046656

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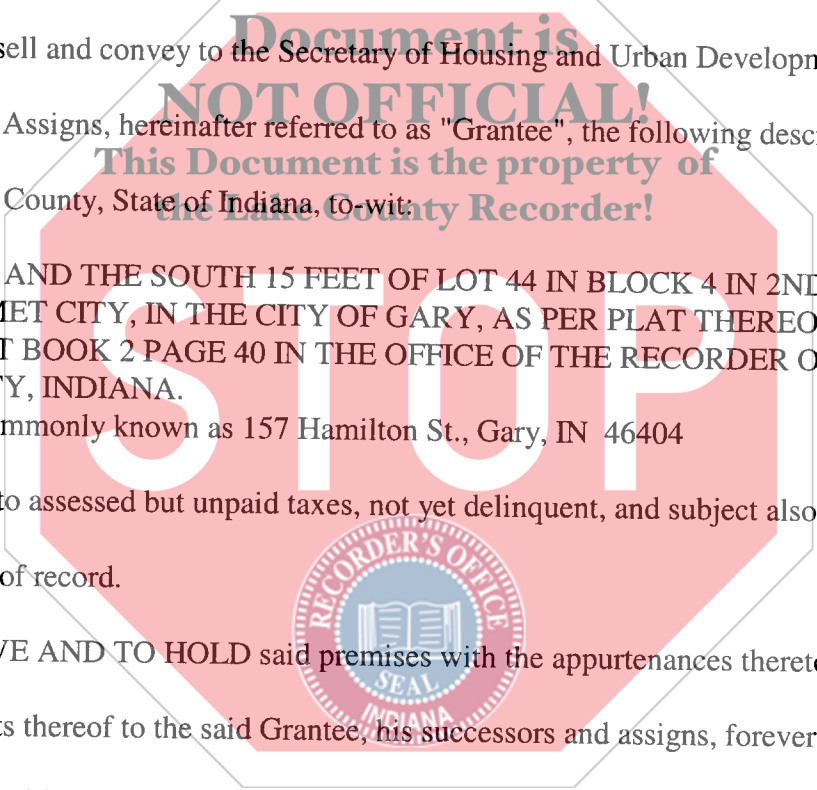
ALS/Bruks, Ivars & Dianna K.
2637-97.

"MAIL TAX STATEMENTS TO:"

U.S. Department of Housing and Urban Development
c/o Golden Feather Closing Dept.
2500 Michelson Drive, Suite 100
Irvine, CA 92612

SPECIAL WARRANTY DEED *Exempt #3*

KNOW ALL MEN BY THESE PRESENTS: That Mortgage Electronic Registration Systems, Inc., hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to the Secretary of Housing and Urban Development, his Successors and Assigns, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:



LOT 43 AND THE SOUTH 15 FEET OF LOT 44 IN BLOCK 4 IN 2ND ADDITION TO CALUMET CITY, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 40 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

More commonly known as 157 Hamilton St., Gary, IN 46404

Subject to assessed but unpaid taxes, not yet delinquent, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, his successors and assigns, forever.

And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, his successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantors, except current taxes and assessments due and not yet delinquent, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said grantee, his successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantors, except as stated above.

EXEMPTED FOR TAXATION SUBJECT TO
DULY ACCEPTED FOR TRANSFER
FINAL ACCEPTANCE FOR DEED

JUN 3 2004

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR



Ferwell & Hannay PC
251 N Illinois St Ste 1700
Indianapolis IN 46204-6279

000348

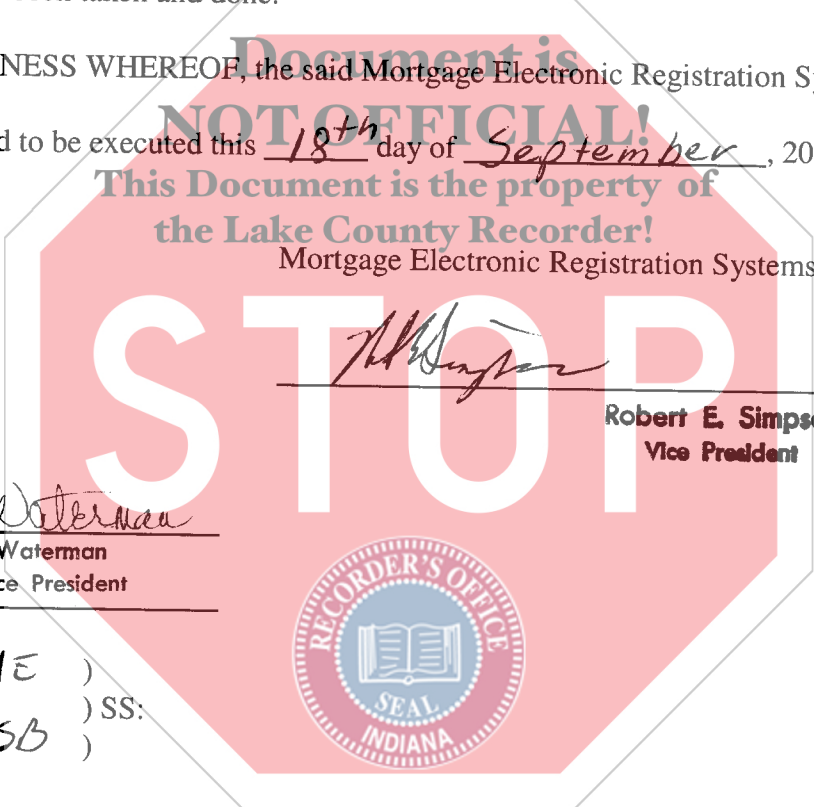
269367

185
269307


And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation has full corporate capacity to convey the real estate described herein, and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc. has caused this deed to be executed this 18th day of September, 2002.




 Robert E. Simpson
 Vice President

ATTEST:

 Claudia Waterman
 Vice President

STATE OF NE)
) SS:
 COUNTY OF SB)



Before me, a Notary Public in and for said County and State, personally appeared Robert E. Simpson and Claudia Waterman,
Vice President and Vice President, respectively of Mortgage Electronic Registration Systems, Inc., and acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 18th day
of September, 2002.

Michelle Rene Johnston

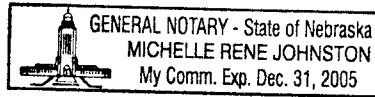
MICHELLE RENE JOHNSTON Notary Public

My Commission Expires:

12/31/05

My County of Residence:

Scotts Bluff



ALS/Bruks, Ivars & Dianna K.
2637-97.

This instrument prepared by Murray J. Feiwell, Attorney at Law.

