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MORRIS W. HOFFER
RECORDER

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LIMITED WARRANTY DEED

THIS INDENTURE WITNESSETH that Mortgage Electronic Registration Systems, Inc., as Nominee ("GRANTOR") a corporation organized under and by virtue of the laws of the State of Delaware and authorized to do business in the State of Indiana, GRANTS AND CONVEYS TO: THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS SUCCESSORS AND ASSIGNS, C/O Golden Feather Realty Services 2500 Michelson, Suite 100, Irvine, CA 92612, for the sum of ONE DOLLAR (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit:

Lot 327 in Robert Bartlett's Marquette Park Estates First Addition, in the City of Gary, as per plat thereof, recorded in Plat Book 27, Page 57, in the Office of the Recorder of Lake County, Indiana.

Subject to all easements, agreements, restrictions of record.

Also known as: 7905 Hemlock Avenue, Gary, IN 46403
Tax ID Number: 25-41-0252-0025

Please Record 2nd

Subject to the taxes for the year 20 03 due and payable in 20 04 and thereafter; Subject to special assessments, if any, now due or to become due; and Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty. The Grantor herein warrants the title to the hereinbefore described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.

Grantor, by and through the undersigned officers, certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this Deed.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., as Nominee has caused these presents to be signed by its VP Loan doc and its Corporate Seal to be hereunto affixed, attested by its VP Loan doc this 15 day of September, 2004.

Mortgage Electronic Registration Systems, Inc., as Nominee

By: [Signature] Attest: [Signature]

RACHAEL HENDRICKSON-BROWDER
Principal Vice President Loan Documentation

KEITH SCHARES
Vice President Loan Documentation SEP 20 2004



CORPORATE SEAL

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

THIS DOCUMENT IS THE DIRECT RESULT OF A FORECLOSURE OR EXPRESS THREAT OF FORECLOSURE AND EXEMPT FROM PUBLIC LAW 63-1993 SEC. 2(3).

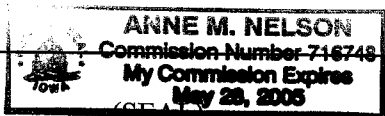
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STATE OF Iowa)
) SS
COUNTY OF Polk)

Before me, a Notary Public in and for said County and State, personally appeared Michael Jackson Boudier and Keith Charles Upden, the UP DEN and UP DEN, respectively, of Mortgage Electronic Registration Systems, Inc., as Nominee who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 15 day of September, 2004.

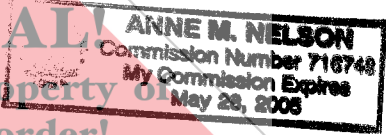


Anne M. Nelson
Notary Public

Anne M. Nelson
Printed Name

My Commission Expires: 05-28-05

County of Residence: Polk



Instrument Prepared by and Mail to:

Kenneth W. Unterberg 13819-64
Unterberg & Associates, P.C.
8050 Cleveland Place
Merrillville, IN 46410
(219) 736-5579

Tax Statements To:
Secretary of Housing and Urban Development
C/O Golden Feather Realty Services
2500 Michelson, Suite 100
Irvine, CA 92612

FHA CASE # 151-5958074
Servicer: Wells Fargo Bank, N.A.
Servicer Loan # 2526443

