

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, that **Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420**, (hereafter referred to as "Grantor"), CONVEYS AND WARRANTS to **Ronald J. Ballinger**, an adult (hereafter referred to as "Grantee"), of **Lake County**, in the State of Indiana, for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in **Lake County**, in the State of Indiana:

Lot 25 in ReSubdivision of McGraths 1st Addition to Jackson Park in Gary, as per plat thereof, recorded in Plat Book 14, page 23 1/2, in the Office of the Recorder of Lake County, Indiana (hereafter "Real Estate").

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as **3875 Monroe Street, Gary, IN 46408**. Tax bills should be sent to Grantee at such address unless otherwise indicated on the back.

THIS CONVEYANCE IS NOT SUBJECT TO THE PAYMENT OF INDIANA CORPORATE GROSS INCOME TAX.

The undersigned person executing this deed on behalf of Grantor represents and certifies that they are duly authorized and fully empowered to execute and deliver this deed as the Realty Officer of the Department of Veterans Affairs.

Grantor, for itself and its heirs, executors and administrators, does hereby covenant with Grantee, his heirs and assigns, that Grantor, has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged, or encumbered in any manner whatsoever; and Grantor will forever warrant and defend the title to the above granted premises against all persons lawfully claiming the same from, through or under Grantor.

Pursuant to provisions of 38 U.S.C. 1620 (a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

IN WITNESS WHEREOF, Grantor has executed this deed this 7th day of December, 2004

Secretary of Veterans Affairs,
An officer of the United States

By: MICHAEL MORELAND
Its: Director, VA REO
OCWEN Federal Bank, FSB
Pursuant to a delegation of authority
Contained in 38 C.F.R. § 36.4342 (f)

STATE OF FLORIDA)
COUNTY: ORANGE)

On this date, before me personally appeared MICHAEL MORELAND
Director, VA REO, pursuant to a delegation of authority contained in **38 C.F.R. § 36.4342 (f)** to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Florida aforesaid, this 6 day of October, 2004.

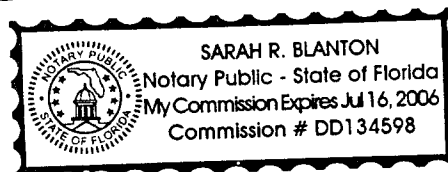
My Commission Expires: 7/16/06

Residing in Orange County

Sarah R. Blanton
Notary Public
Sarah R. Blanton
Printed Name

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER
DEC 13 2004

TICOR MO 92-47442
STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR



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FILED
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