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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 001041

2005 JAN -6 PM 12:08

MICHAEL A. STOWEN
RECORDER

FID/Sims, Charles Sr.
2417-49.

"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

KNOW ALL MEN BY THESE PRESENTS: That Fidelity Bank, 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 County, State of Indiana, to-wit:

LOTS 6 AND ALL OF THAT PART OF LOT 7 LYING WEST OF A LINE STARTING AT A POINT ON THE SOUTH LINE OF LOT 7, 10 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 7, THENCE NORTHERLY TO THE NORTHWEST CORNER OF LOT 7, IN BLOCK "B" IN GARY BEACH SECOND SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 21 PAGE 58, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

More commonly known as 6912 Hickory Ave., Gary, IN 46403

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

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

JAN 6 2005

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

000270

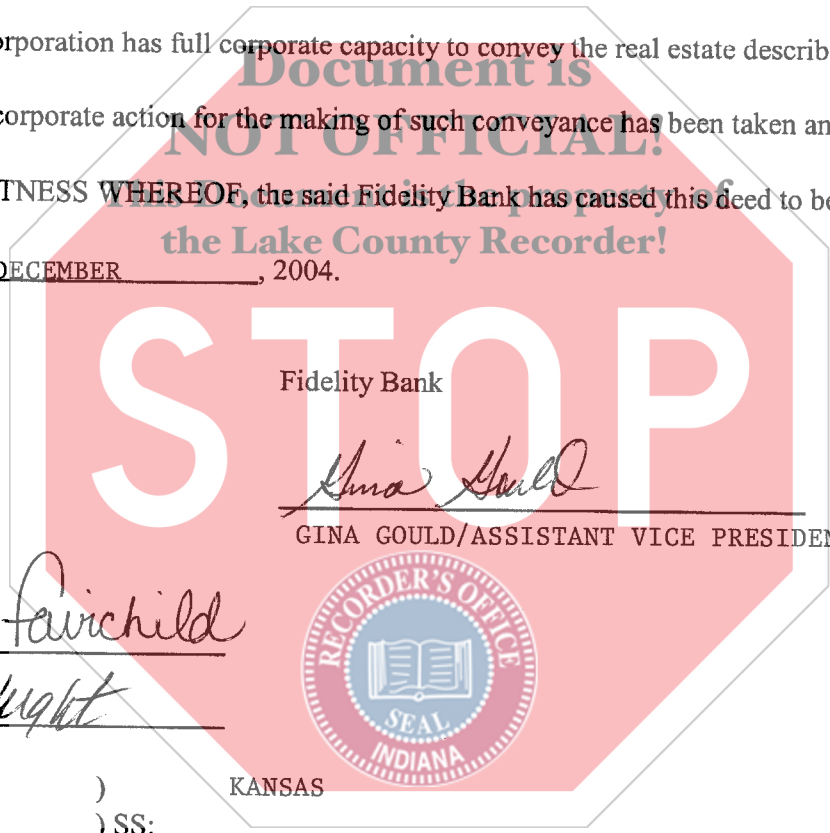
CPH 308412
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assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantors, except as stated above.

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 Fidelity Bank has caused this deed to be executed this 28TH day of DECEMBER, 2004.



Fidelity Bank

Gina Gould

GINA GOULD/ASSISTANT VICE PRESIDENT

ATTEST:

Sheila Fairchild
Lisa Wright

STATE OF)
) SS: KANSAS
COUNTY OF) SEDGWICK

Before me, a Notary Public in and for said County and State, personally appeared

GINA GOULD and SHEILA FAIRCHILD,

LISA WRIGHT and N/A, respectively of

Fidelity Bank, 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 28TH day of DECEMBER, 2004.

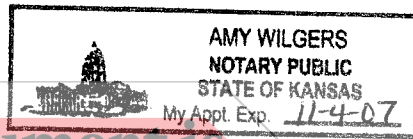
Amy Wilgers
Notary Public

My Commission Expires:

11-4-07

My County of Residence:

Butler County



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the Lake County Recorder!

STOP



FID/Sims, Charles Sr.
2417-49.

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