Key No. (29) 4-157-45

This Deed is from Fannie Mae a/k/a Federal National Mortgage Association a error organized and existing under the laws of the United States, having its principal office in the City of Washington, D.C. ("Grantor"), to

Brenda L. Smith to Grantee's heirs and assigns.

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For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse, representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parciel of land situated in the County of Lake, State of Indiana, described as follows (the "Premises"):

445 Nichols, Lowell, Indiana 46356 (SEE ATTACHED EXHIBIT "A")

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes. See, 12 U.S.C. 1723a (c) (2).

"No Indiana Gross Income Tax is Due or payable in respect to the transfer made by this instrument."

Date: January 14, 2005 WALL OF ATE SE TO THE NATE OF THE NAME OF THE Fannie Mae a/k/a Federal National Mortgage Association

Document is the proper

Lake County Recognition

Belinda Ferguson Assistant Vice President

Attest:

Donna Ghassemi

STATE OF TEXAS)

COUNTY OF DALLAS

The foregoing instrument was acknowledged before me, a notary public commissioned in Dallas County, Texas this January 14, 2005, by Belinda Ferguson, Ass't V.P. of Fannie Mae a/k/a Federal National Mortgage Association, a stated States Corporation, on behalf of the

corporation

CHERYL YOUNG Notary Public, State of Tax My Commission Expires 08-18-06

Notary Public

This instrument was prepared by: Heidi Jones Mail tax bills to: 445 Nichols

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Lowell, IN 46356

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JAN 19 2005

STEPHENR STIGLIGH LAKE COUNTY AUDITOR

000806

Ticor-SCher. 920048711

No: 920048711

LEGAL DESCRIPTION

Lot 45 in Indian Heights, in the Town of Lowell, as per plat thereof, recorded in Plat Book 33 page 4, in the Office of the Recorder of Lake County, Indiana.

