The West 65 Feet of the North 660 Feet of the East 979.25 Feet of the Northeast Quarter of Section 35, Township 34 North, Range 9 West of the 2nd P.M., 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 6611 West 141st Avenue, Cedar Lake, IN 46303. 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 Ocwen Federal Bank, VAREO Senior Manager for 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. 3720 (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 3 day of January, 2005.

NORTHWEST INDIANA TITLE SERVICES, INC. Secretary of Veterans Affairs,

An officer of the United States

162 Washington Street Lowell, Indiana 46356

By: BARBARA J. DARLING Senior Manager, VA REO

OCWEN Federal Bank, FSB

Pursuant to a delegation of authority

Contained in 38 C.F.R. § 36.4342 (f)

STATE OF FLORDIA COUNTY: ORANGE

BARBARA J. DARLING Senior Manager, VA REO

On this date, before me personally appeared

, 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 0.3 day of 1900 day.

Printed Name

My Commission Expires:

Residing in ORNO County

04-13580

NORTHWEST INDIANA TITLE SERVICES, INC

162 Washington Street Lowell, Indiana 46356

> DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

> > JAN 18 2005

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR



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