Completed by: REO Closing Services, Inc.

2005 006481 Z SPECIAL WARRANTY DEED

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MICHAEL A BEOTAN

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 Brent Skrzekut, 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:

Lots 59 and 60 in Block 14 in J. Wm. Eschenburg's State Line Addition to Hammond, as per plat thereof, recorded in Plat Book 2, Page 2, in the Office of the Recorder of Lake County, Indiana (hereafter "Real Estate").

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL

ESTATE TAXES.

Jax Key No. 26-33-0068-0016 ! No. 26-33-0068-0017

Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as 4338 Dearborn, Hammond, IN 46327. 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.

Grantor's warrants hereunder are limited to its own acts and deeds and those of persons claiming by, through and under Grantor, and not otherwise.

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 \\ day of January, O.S. Secretary of Veterans Affairs, An officer of the United States DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER MICHAEL MORELAND By: Director, VA REO Its: OCWEN Federal Bank, FSB Pursuant to a delegation of authority MAIL TAX BILLS TO: 3809 - 177th St., Hammond, IN. 46323 COMMUNITY TITLE COMPANY FILE NO \$ 30338 STATE OF FLORDIA **COUNTY: ORANGE** MICHAEL MORELAND On this date, before me personally appeared 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 Who day of January My Commission Expires: _

Residing in Orange

SARAH R. BLANTON Notary Public - State of Florida My Commission Expires Jul 16, 2006 Commission # DD134598