

2005 016993

2005 MAR - 8 PM 3: 08

MICHAEL A. DOWD  
RECORDER

3  
DMI/Spivey, Dennis J. & Meretta L.  
2372-25.

"MAIL TAX STATEMENTS TO:"  
U.S. Department of Housing and Urban Development  
c/o Golden Feather Closing Dept.  
13409 NW Military HWAY, Suite 210  
San Antonio, TX 78231

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That Citizens Financial Services, FSB, 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:

Lot 15 in Block 5 in Scarsdale First Addition to Gary, as per plat thereof, recorded in Plat Book 25 page 77, in the Office of the Recorder of Lake County, Indiana.  
More commonly known as 4380 Kentucky St., Gary, IN 46409 25-47-0139-0015

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

DULY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

MAR - 8 2005

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

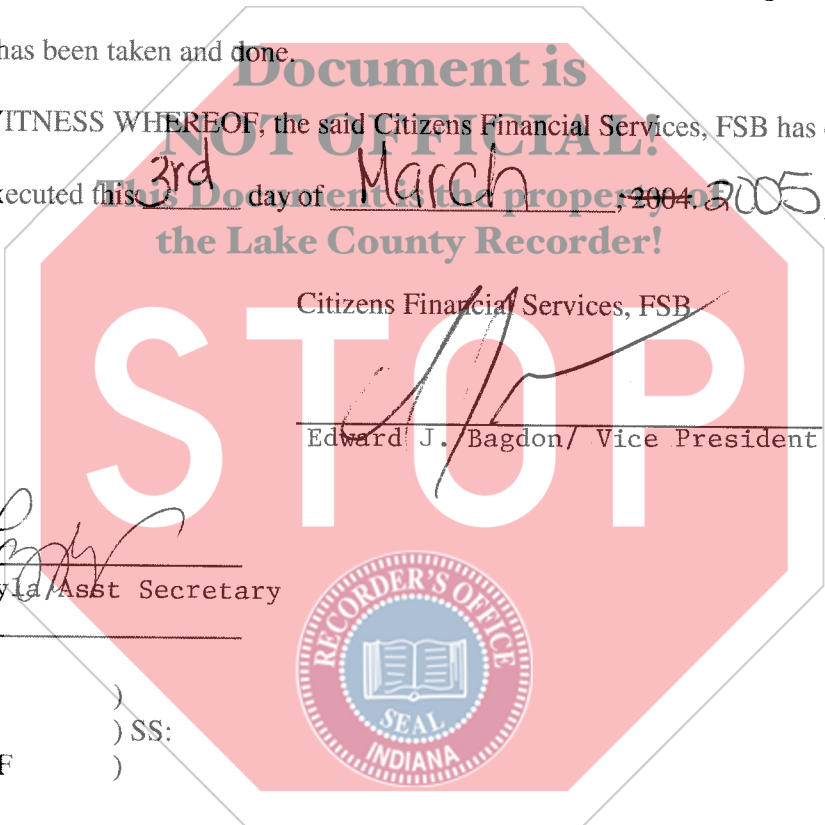
000640

→  
H317912  
18-2P

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 Citizens Financial Services, FSB has caused this deed to be executed this 3rd day of March, 2004.



ATTEST:

Mary Przybyla  
Mary Przybyla, Asst Secretary

STATE OF )  
ILLINOIS ) SS:  
COUNTY OF )  
COOK )

Before me, a Notary Public in and for said County and State, personally appeared Edward J. Bagdon and Mary Przybyla,  
Vice President and Assistant Secretary, respectively of Citizens Financial Services, FSB, 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 3rd day  
of March, ~~2004~~ 2005.

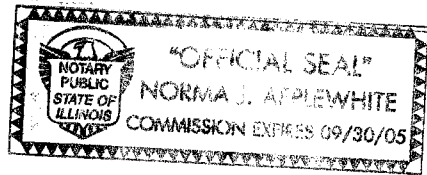
Norma J. Applewhite  
Norma J. Applewhite Notary Public

My Commission Expires:

09-30-05

My County of Residence:

COOK



DMI/Spivey, Dennis J. & Meretta L.  
2372-25.

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

