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Completed by: REO Closing Services, Inc.

SPECIAL WARRANTY DEED

1906405

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 **Keith McKinley**, 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:

Aee Exhibit "A" (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 **7331 Jarnecke, Hammond, Indiana 46324**. 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 2 day of June, 2005

**Secretary of Veterans Affairs,
An officer of the United States**

By: BARBARA J. DARLING
Its: 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 FLORIDA)
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 2 day of June, 2005.

My Commission Expires: _____

Residing in Orange County

Valerie Braxton
Notary Public
Valerie Braxton
Printed Name



Valerie Braxton
My Commission DD318917
Expires May 12, 2008

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

HOLD FOR MERIDIAN TITLE CORP

JUL 2 8 2005

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

12322

1702
DET
RM

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053529

FILED FOR RECORDING
LAKE COUNTY INDIANA
2005 JUN 2 11:19 AM
MICHAEL J. HARRIS

EXHIBIT A

Lot Numbered 30, Block 1 as shown on the recorded plat of Ford-Roxana Addition to Hammond recorded August 2, 1926 in Plat Book 20 page 23 in the Office of the Recorder of Lake County, Indiana.

