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**SPECIAL WARRANTY DEED**

THIS INDENTURE WITNESSETH, THAT R. JAMES NICHOLSON, Secretary of Veterans Affairs (fka Administrator of Veterans Affairs), an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, D.C. 20420, CONVEYS AND WARRANTS TO **THE ESTATE OF JOYCE MAE FRAZIER**, whose address is **400 SOUTH JASPER STREET, GARY, INDIANA 46403**, of **LAKE** County, Indiana, for the sum of ten dollars (\$10) and other valuable consideration, the receipt of which is hereby acknowledged, the following-described property in **LAKE** County, Indiana, to wit:

FOR LEGAL DESCRIPTION SEE EXHIBIT A (on back)

25-42-208-16417

Subject to the 2003 taxes, due and payable in 2004, and all subsequent taxes; also subject to all public improvement assessments, if any, and also subject to all sewer use or sewer service charges, if any.

Subject also to all limitations, conditions, covenants, and restrictions, if any in the chain of title to the property hereby conveyed and also subject to all highways, easements, rights-of-way, use, building, building line, plat and zoning restrictions, if any.

Grantor certifies that no Indiana Gross Income Tax is due or payable with respect to the transfer made by this deed.

Grantor warrants the title to said property against the lawful claims of any and all persons claiming or to claim the same or any part thereof by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on this the **EIGHTEENTH** day of **AUGUST 2006**, caused this instrument to be signed and sealed in his/her name and on his/her behalf by the undersigned Officer being thereunto duly appointed, qualified, and acting pursuant to sections 512 and 3720 of title 38 U.S. Code and sections 36:4342 and 36:4520 of title 38, Code of Federal Regulations, and who is authorized to execute this instrument.

R. JAMES NICHOLSON  
Secretary of Veterans Affairs

By: [Signature]  
JAMES L. BRUBAKER, JR.  
Title: LOAN GUARANTY OFFICER  
VA Regional Loan Center, Cleveland, Ohio  
1240 East Ninth Street  
Cleveland, OH 44199  
(Pursuant to a delegation of authority contained in VA Regulations,  
38 C. F. R. 36.4342 and 36.4520.)

200608947  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORDS  
AUG 22 PM 12:10  
DULY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

OCT 12 2006  
PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

STATE OF OHIO, }  
COUNTY OF CUYAHOGA } ss:

Before me, the undersigned, a Notary Public in and for said County and State, this date personally appeared **JAMES L. BRUBAKER, JR., LOAN GUARANTY OFFICER** of the Department of Veterans Affairs, an agency of the United States Government, and acknowledged the execution of the foregoing deed.

Witness my hand and Notarial Seal this **EIGHTEENTH** day of **AUGUST 2006**



[Signature] Notary Public.  
Notary Public, NICHOLAS AYALA, Cuyahoga County, Ohio.  
COMMISSION EXPIRES: JUNE 18, 2009

**THIS DEED WAS PREPARED BY ATTORNEY  
FOR THE DEPARTMENT OF VETERANS AFFAIRS**

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CS  
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2006 089447

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 OCT 12 PM 12:11

MICHAEL A. BROWN  
RECORDER



LOTS 16 AND 17, BLOCK 2, DUNELAND PARK SUBDIVISION IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 21, PAGE 38, IN LAKE COUNTY, INDIANA.

EXHIBIT A