

SPECIAL WARRANTY DEED

Nec - 1074LK07

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 Steve Penrod, 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:

Lot 1 in Block C in Pleasant Park First Addition, in the City of Hobart, as shown in Plat Book 33, page 63, in the Office of the Recorder of Lake County, Indiana (hereafter "Real Estate").

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Parcel 204 - 27-18-0283-0001
Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as 1401 West 2nd Street, Hobart, Indiana 46342. Tax bills should be sent to Grantee at such address unless otherwise indicated on the back.
686 N. 718 W Hobart IN 46342

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 Loan Servicing, LLC, 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, 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 16 day of January, 2007

Secretary of Veterans Affairs,
An officer of the United States

By: *[Signature]*
Its: **MICHAEL MORELAND**
OCWEN LOAN SERVICING LLC
Pursuant to a delegation of authority
Contained in 38 C.F.R. § 36.4342 (f)



STATE OF FLORIDA)
COUNTY: ORANGE)

On this date, before me personally appeared MICHAEL MORELAND, pursuant to a delegation of authority pursuant to 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 16 day of Jan, 2007. *[Signature]* **DEBRA GETZ**
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # DD 362186
EXPIRES: OCT. 12, 2008

My Commission Expires: _____

[Signature]
Notary Public

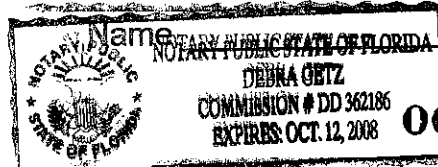
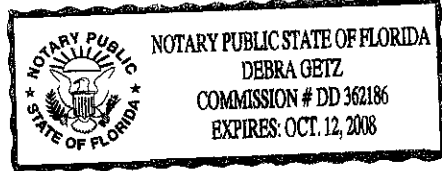
MAR - 1 2007

Residing in _____ County

Printed Name **PEGGY HOLINGA KATONA**
LAKE COUNTY AUDITOR

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana
Return deed and tax statements to Steve Penrod,

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.



HOLD FOR MERIDIAN TITLE CORP
1074LK07

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2007 JAN 16 2:33
MICHAEL MORELAND
RECORDS CLERK

2007 018153

19- LP
MT

DEB-ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

002903