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FILED

2007 033629

State of Indiana

FHA Case No.: 151-793584

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: Alphonso Jackson, Secretary of Housing and Urban Development of Washington, D.C., (hereinafter called "Grantor"), conveys and specially warrants against all persons claiming by, through, or under him to **Virgil Ramirez and Stephanie Ramirez** (hereinafter called "Grantee") for and in consideration of Ten Dollars (\$10.00) and other valuable considerations, the receipt thereof is hereby acknowledged, the following described real estate in the State of Indiana, Lake County of to-wit:

Part of Lot 29 in Schererville Trace II, an addition to Schererville, as per plat thereof, recorded in plat Book 81 page 46, in the Office of the Recorder of Lake County, Indiana, as corrected by a certificate of correction recorded October 30, 1996, as Document No. 96072262, and recorded November 1, 1996, as Document No. 96072971, described as follows: Beginning at the Northwesterly corner of said Lot 29; thence north 81 degrees 22 minutes 49 seconds east, a distance of 149.41 feet; thence south 00 degrees 47 minutes 40 seconds east, a distance of 81.76 feet thence north 76 degrees 44 minutes 00 seconds west, a distance of 154.19 feet to a point on a curve; thence northeast along said curve concave to the northwest having a radius of 60 feet; an arc length of 24.17 feet, to the place of beginning.

Property Address: 4842 West 93rd Terrace, Crown Point, IN 46307

Parcel No. 20-13-0650-0007

Tax Mailing Address: 824 Boxwood, Munster IN

THIS DEED IS NOT TO BE EFFECTIVE UNTIL: April 6, 2007

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

SUBJECT to all covenants, restrictions, reservations, easements, conditions and rights appearing of record; and SUBJECT to any state of facts an accurate survey would show.

GRANTOR, certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

The undersigned has set his hand and seal as the authorized agent for and on behalf of the said Secretary of Housing and Urban Development under authority and by virtue of the delegation of authority published at 70 FR 43171 (July 26,2005).

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

APR 23 2007

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

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1352
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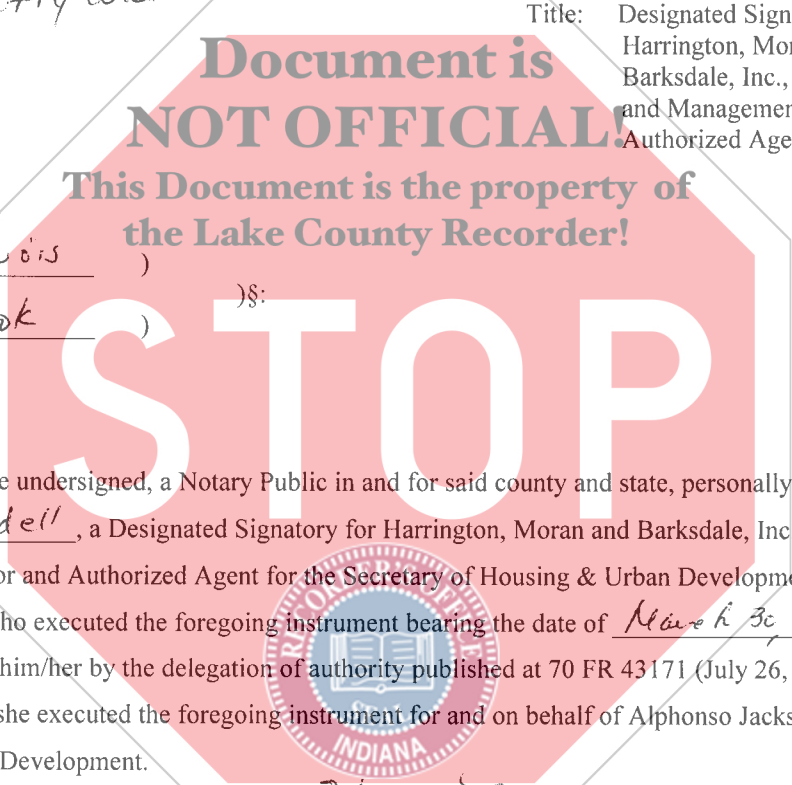
005207 N

Witnesses: Ellen Schroll
ELLEN SCHROLL
Betty Wade
Betty Wade

Alphonso Jackson,
Secretary of Housing and Urban Development

By: Chalona Liddell
Chalona Liddell

Name:
Title: Designated Signatory for
Harrington, Moran and
Barksdale, Inc., HUD's Marketing
and Management Contractor and
Authorized Agent



STATE OF Illinois)
COUNTY OF Cook)s:

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Chalona Liddell, a Designated Signatory for Harrington, Moran and Barksdale, Inc., Marketing and Management Contractor and Authorized Agent for the Secretary of Housing & Urban Development of Washington, D.C., and the person who executed the foregoing instrument bearing the date of March 30, 2007 by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43171 (July 26, 2005), and acknowledged that he/she executed the foregoing instrument for and on behalf of Alphonso Jackson, the Secretary of Housing and Urban Development.

WITNESS my hand and official seal, this 30th day of March, 2007.

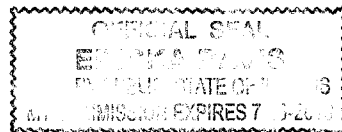
(OFFICIAL SEAL)

Erin Davis

NOTARY PUBLIC

My Commission Expires: 7-26-10

County of Residence: Cook



"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 laws," (Kimberly Arthur)

This instrument was prepared by:

Kimberly Arthur
Village Title, Inc.

