

620071633

SPECIAL WARRANTY DEED

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 **Howard A. Smith and Lois J. Smith**, husband and wife (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 7, Block 4, Homeseeker's Addition to Hammond, as per plat thereof, recorded in Plat Book 20, page 29, in the Office of the Recorder of Lake County, Indiana (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 **7437 Monroe Avenue, 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 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, 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.

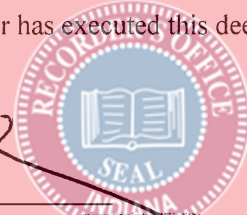
Grantor's warrants hereunder are limited to its own acts and deeds and those of persons claiming by, through and under Grantor, and not otherwise.

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<sup>nd</sup> day of April, 2007.

Secretary of Veterans Affairs,  
An officer of the United States

*[Signature]*  
By: MICHAEL MORELAND  
Its: Director, VA REO  
OCWEN Loan Servicing LLC  
Pursuant to a delegation of authority  
Contained in 38 C.F.R. § 36.4342 (f)



FILED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JUN - 4 2007

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

STATE OF FLORIDA )  
COUNTY: ORANGE )

MICHAEL MORELAND  
Director, VA REO

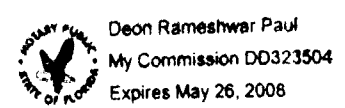
On this date, before me personally appeared \_\_\_\_\_, pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f) to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free 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<sup>nd</sup> day of April, 2007.

My Commission Expires: \_\_\_\_\_  
*[Signature]*  
Notary Public

Residing in Orange County  
Printed Name \_\_\_\_\_

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana  
Return deed and tax statements to Howard A. Smith and Lois J. Smith,  
6821 Hickory Street Hanover Park IL 60133



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CA

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CHICAGO TITLE INSURANCE COMPANY

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