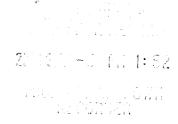
Jan

2008 062675



REO No.: C08A436

## SPECIAL WARRANTY DEED

This Deed is from FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States, having its principal office in the City of Washington, D.C. ("Grantor"), to **Michael E. Koval and Jean M. Koval**, (Grantees) and to Grantee's heirs and assigns.

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse, representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County of Lake, State of Indiana, described as follows (the "Premises"):

Lot 24 in Block 10 in Norcoff's Addition to Indiana City, in the City of Gary, as per plat thereof, recorded in Plat Book 1, page 14, in the Office of the Recorder of Lake County, Indianalis Document is the property of

the Lake County Recorder!
Commonly known as: 7530 Locust Avenue, Gary, IN 46403
Parcel # 25-46-0096-0024

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes.

See, 12 U.S.C. 1723a (c) (2).

"No Indiana Gross Income Tax is due or payable in respect to the transfer made by this instrument."

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

SEP 0 4 2008

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

\$18 CK# 69044

014953

Date: 08-26-0	08				
FANNIE MAE a/k/a					
FEDERAL NATIONA	AL MORTGAGE	MORTGAGE ASSOCIATION  Michael Simmons Assistant Secretary  1938  Personal Mortin  1938  SS  Meryl Martin  SS  Different was acknowledged before me, a notary public files county, Texas, this 20 day of Aug. 20 db by of Federal Association, a United States Corporation, on behalf of the Notary Public, State of Texas My Commission Expires 02-19-10  O grantees at the following address:			
Ву:	<u></u>	Michael Assistan	Simmons t Secretary	MORO RAT	TIGAGE SEA AGOOD
Attest:	Sheryl Martin	Section 1		1111	
STATE OF TEVAS	onery martin	ı,		11/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1	COMMINIA CONTRACTOR
STATE OF TEXAS	) )				
COUNTY OF DALL	,				
commissioned in Ulawa Suux	Dailds County, with \$ Suendary of Association,	, Texas, this . eve User a United Sta	ates Corpo	of Aue	, 20 <i>08</i> b of Feder
Notary Public			TE OF TE	on their State 0	il lexas
Send Deed and Tax B	ills to grantees at th	he following add	dress:		
7530 Locus	et due (	SARVA IN	4640	3	
When recorded, plea	se return to: Title One 8310 Allison Pointe	V			
Prepared by	Heidi A. Jones Fannie Mae International Plaz 14221 Dallas Park Dallas, Texas 752	cway, Suite 1000			
I affirm, under the pe Security number in the Candace L	is document, unle:	that I have take ss required by Ic	en reasonab iw.	le care to rea	lact each Socio

(Name printed, stamped or signed)

File Number: 2008-9120