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RECORDER

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, Indiana.**

**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 04 2008

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

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