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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 024347

2009 APR 16 AM 9:49

MICHAEL A. BROWN
RECORDER

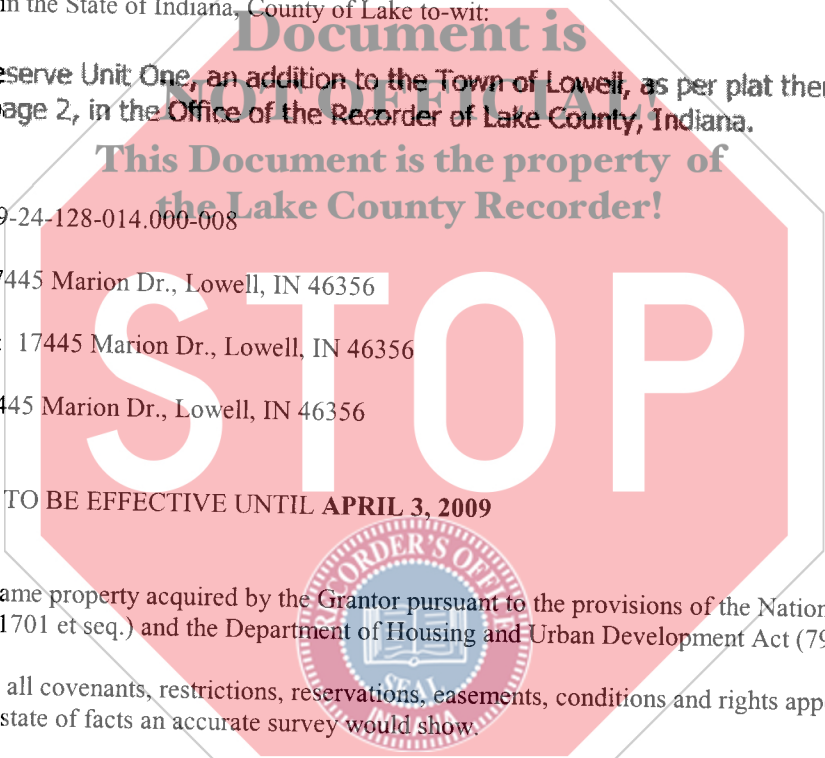
State of Indiana

FHA Case No.: 151-546868

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: Secretary of Housing and Urban Development of Washington, D.C., or his successors, party of the first part, and his/her/their heirs and assigns, party(ies) of the second part (hereinafter called "Grantor"), conveys and specially warrants against all persons claiming by, through, or under him to **JENNIFER KHARCHAF, A MARRIED WOMAN** (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, County of Lake to-wit:

Lot 22 in The Preserve Unit One, an addition to the Town of Lowell, as per plat thereof, recorded in Plat Book 79 page 2, in the Office of the Recorder of Lake County, Indiana.



Parcel Number: 45-19-24-128-014.000-008

Property Address: 17445 Marion Dr., Lowell, IN 46356

Tax Mailing Address: 17445 Marion Dr., Lowell, IN 46356

Grantee Address: 17445 Marion Dr., Lowell, IN 46356

THIS DEED IS NOT TO BE EFFECTIVE UNTIL APRIL 3, 2009

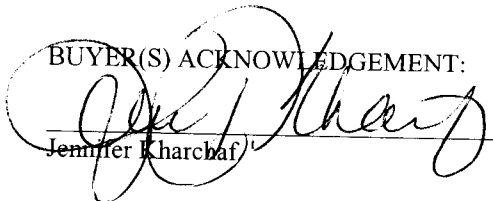
BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

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).

BUYER(S) ACKNOWLEDGEMENT:


Jennifer Kharchaf

3534
1800
133

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

002815

APR 15 2009

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

E

Witnesses: Mary J. Hill
[Signature]
[Signature]

Secretary of Housing and Urban Development
By: [Signature]
Name: Chaloni Liddell
Title: Designated Signatory for
Harrington, Moran and
Barksdale, Inc., HUD's Marketing
and Management Contractor and
Authorized Agent

STATE OF Illinois)
COUNTY OF Cook))§:

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Chaloni 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 31, 2009 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 the Secretary of Housing and Urban Development.

WITNESS my hand and official seal, this 31st day of March, 2009.

(OFFICIAL SEAL)
OFFICIAL SEAL
BETTY J WADE
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 02/13/13

[Signature]
NOTARY PUBLIC

My Commission Expires: 2/13/13
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 law. *Amber Morris*

This instrument was prepared by:
Amber Morris
14074 Trade Center Dr. Suite 228
Fishers, IN 46038