STATE OF INDIANA LAKE COUNTY FILED FOR RECORD COUNTY

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WARRANTY DEED IN LIEU OF FORECLOSURE

HAJMAN

KNOW ALL MEN BY THESE PRESENTS, that Lloyd Cousins Jr. and Kimberly A. Cousins a/k/a Kimberly A. Love, the GRANTORS herein, tenants in common, for the consideration of One Dollar (\$1.00), and other good and valuable consideration, receipt of which is hereby acknowledged, do give, grant, bargain, sell, warrant and convey unto SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the GRANTEE, its successors and assigns, all of the following described premises situated in the County of Lake, State of Indiana, to-wit:

Lot 1, Addition to Georgia Heights as per plat thereof recorded in Plat Book 34, page 57, in the Office of the Recorder of Lake County, Indiana.

Tax Parcel Number: 45-12-03-204-002.000-030

Commonly Known As:

1001 East 53rd Avenue

Merrillville, IN 46410-1715

TO HAVE AND TO HOLD the above granted and bargained premises with the appurtenances thereunto belonging, unto the said GRANTEE, its successors and assigns forever. The said GRANTORS do covenant for themselves, their heirs, executors and assigns, that at the signing of these presents, they are well seized of the above described premises as a good and indefeasible estate in fee simple, and have good right to bargain and sell the same in the manner and form as above written; and that the same are free and clear from all encumbrances whatsoever, and that they and their heirs, executors, and assigns will warrant and defend said premises, with the appurtenances thereunto belonging, unto said GRANTEE, his successors and assigns, against all lawful claims and demands whatsoever. Said GRANTORS hereby release and waive all rights under and by virtue of the Homestead Exemption laws of the State of Indiana and any other State Law which may apply.

WITNESS the HAND and SEAL of the GRANTORS on this 30 day of AUGUST AMOUNT \$ CASH _ - CHARGE Lloyd Cousins Jr. CHECK #. OVERAGE. COPY_ NON-COM. CLERK. TANGE FOR TRANSFER STATE OF INDIANA MAR 2 5 2011 SS COUNTY OF LAKE PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

I, the undersigned, a Notary Public in and for the County and State aforesaid do hereby certify that, Lloyd Cousins Jr. and Kimberly A. Cousins a/k/a Kimberly A. Love personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and 218 CK# 651765 E CC

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acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of Homestead.

Given under my hand and Notarial Seal this 50 day of 2010. JESE PEREZ Lake County My Commission Expires County of Residence: THIS DOCUMENT IS THE DIRECT My Commission Expires: RESULT OF A FORECLOSURE OR EXPRESS THREAT OF FORECLOSURE THIS DOCUMENT PREPARED BY AND MAIL TO: AND EXEMPT FROM PUBLIC LAW Brian C. Berger 19753-45 umen 63-1993 SEC. 2(3). Attorney for Plaintiff Unterberg & Associates, P.C. 8050 Cleveland Place Merrillville, IN 46410 Document is the property of (219) 736-5579 the Lake County Recorder! Atty File: 9971660 ADDRESS OF GRANTEE & SUBSEQUENT TAX BILLS TO: U.S. Dept of Housing & Urban Development c/o Michaelson, Connor & Boul 4400 Will Rogers Parkway, Suite 300 Oklahoma City, OK 73108 PROPERTY ADDRESS: 1001 East 53rd Avenue, Merrillville, IN 46410-1715 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 (name).