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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 029403

2011 MAY 27 AM 10:05

Mr. [Name] Recorder
Tax ID No. 26-36-0486-0016
45-07-18-178-020.000-023

WARRANTY DEED

THIS INDENTURE WITNESSETH THAT

Diana Townsend

CONVEY(S) AND WARRANT(S) TO

Willie D. White, for Ten Dollars and other valuable consideration the receipt whereof is hereby acknowledged, the following described REAL ESTATE in Lake County, in the State of Indiana, to wit:

The South 35 feet of Lots Numbered Sixteen (16) and Seventeen (17), except the South 45 feet thereof, in Block 3, Wisteria, being a resubdivision of part of Quinnton Terrace, in the City of Hammond, as shown in Plat Book 29, Page 4 in the Office of the Recorder of Lake County, Indiana.

Subject to taxes for the year 2011, due and payable in 2011, and taxes for all subsequent years.

Subject to covenants, restrictions and easements of record.

Subject to the addendum of Federal Home Loan Bank of Cincinnati attached as Exhibit A

IN WITNESS WHEREOF, the Grantor has executed this deed this 13th day of May, 2011.

Diana Townsend
Diana Townsend



State of Indiana, County of Lake ss:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Diana Townsend, who acknowledged the execution of the foregoing Deed and who, having been duly sworn, stated that the representations therein contained are true.

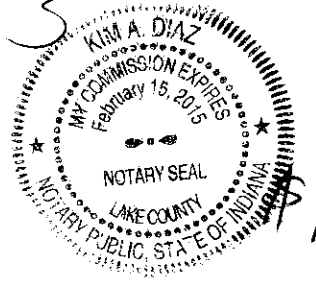
WITNESS, my hand and Seal this 13th day of May, 2011.

My Commission Expires: 2/15/15

Kim A. Diaz
Signature of Notary Public

Kim A. Diaz
Printed Name of Notary Public

Lake, IN
Notary Public County and State of Residence



This instrument was prepared by:
Debra A. Guy, Attorney-at-Law, IN #24473-71 MI #P69602
202 S. Michigan Street, Ste. 300, South Bend, IN 46601

Property Address:
7611 Howard Avenue, Hammond, IN 46324

Grantee's Address and Mail Tax Statements To:
7611 Howard Ave.
Hammond, IN 46324
File No.: 11-20979

I affirm, under the penalties for perjury, that I have read the above instrument and each social security number in this document, unless required by law.

[Name] Kim A. Diaz

HOLD FOR MERIDIAN TITLE CORP 026365

NOTE: The individual's name in affirmation statement may be typed or printed.

EXHIBIT A

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

- (i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.
- (ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale or refinancing of the unit; unless:
 - (A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;
 - (B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or
 - (C) Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure or conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

