

Mail Tax Bills To:
2072 HOVEY PLACE
GARY, IN 46403

PARCEL NO.45-07-12-477-029.000-004

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That **SOVEREIGN BANK**, a federal savings bank ("Grantor"), a corporation organized and existing under the laws of the State of Pennsylvania, CONVEYS AND WARRANTS to:

JAMES E. MORRIS

("Grantee") of LAKE County, in the State of INDIANA, in consideration of Ten Dollars and other good and valuable consideration the receipt of which is hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana, to-wit:

LOT 14 IN BLOCK 4 IN B.B. HEIGHTS ADDITION TO GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 25 PAGE 44 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMONLY KNOWN AS: 2072 HOVEY, GARY, IN 46406
GRANTEE'S ADDRESS: 2072 HOVEY PLACE, GARY, IN

Grantor expressly limits said warranty to apply only against the acts of the Grantor and all persons claiming by, through or under the Grantor.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed, for the reasons that the grantor received title to the subject property through the foreclosure or the voluntary conveyance in lieu of foreclosure of a mortgage held by grantor on said property and that the amounts due on the mortgage debt are equal to or exceed the value of the net consideration received by grantor for this conveyance.

The undersigned person(s) executing this deed represent(s) and certify (certifies) on behalf of the Grantor, that (each of) the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution, or the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a corporation in good standing in the State of its origin and, where required, in the State where the subject real estate is situate; that the Grantor has full corporate capacity to convey the real estate described; and that all necessary corporate action for the making of this conveyance has been duly taken.

1 of 2 pages

18884
NORTHWEST INDIANA TITLE TAXATION SUBJECT TO
162 WASHINGTON STREET
LOWELL, IN 46356
219-696-0100 AUG 23 2011

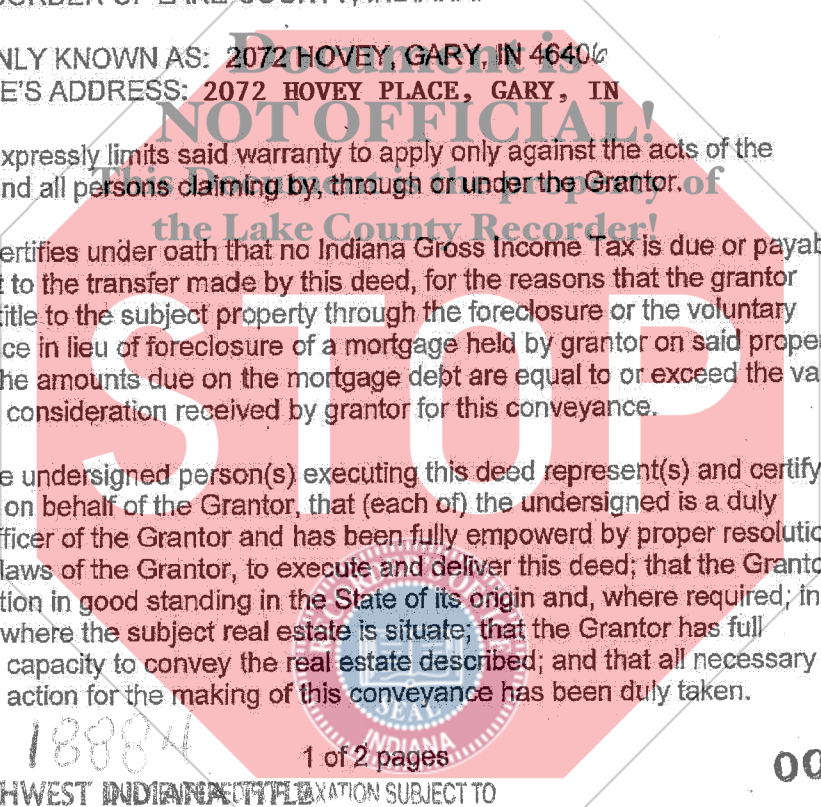
PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

002853
AMOUNT \$ 19.00
CASH _____ CHARGE _____
CHECK # 3071
OVERAGE _____
COPY _____
NON-COM /
CLERK UR

2011 045561

2011 AUG 23 AM 10:19

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 9TH day of August, 2011.

SOVEREIGN BANK, a federal savings bank

By: [Signature]
RUSSELL L. HIX,
Assistant Vice President

COMMONWEALTH OF PENNSYLVANIA County of BERKS SS:

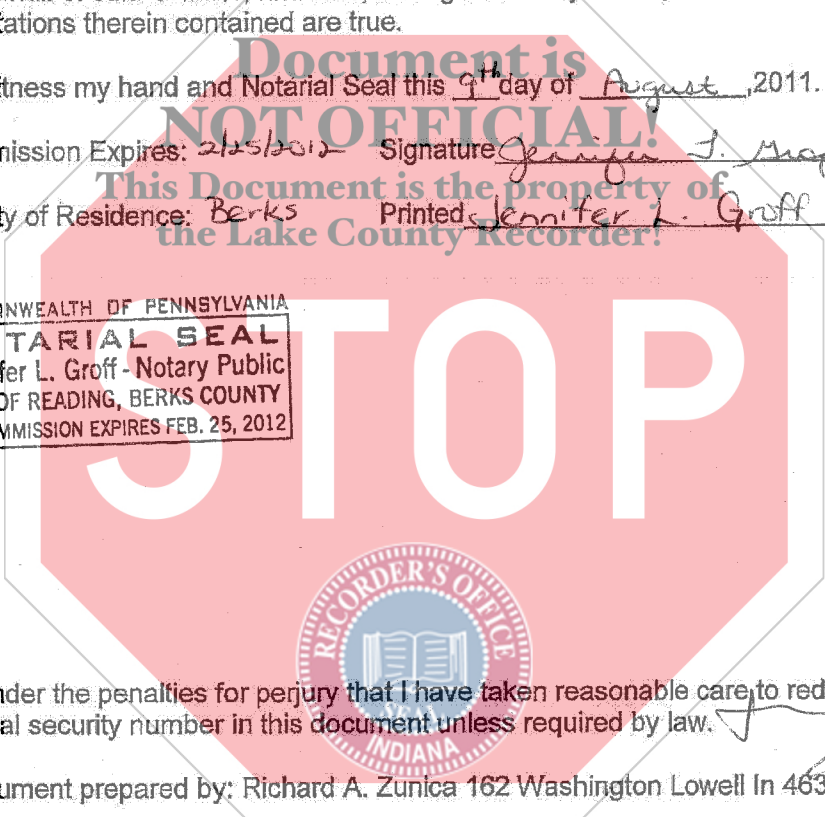
Before me a Notary Public in and for said County and State, personally appeared RUSSELL L. HIX the Assistant Vice President of SOVEREIGN BANK, a federal savings bank who acknowledge the execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 9th day of August, 2011.

My Commission Expires: 2/25/2012 Signature Jennifer L. Groff

My County of Residence: Berks Printed Jennifer L. Groff

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Jennifer L. Groff - Notary Public
CITY OF READING, BERKS COUNTY
MY COMMISSION EXPIRES FEB. 25, 2012



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.

This Instrument prepared by: Richard A. Zunica 162 Washington Lowell In 46356

File No.11-18884