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State of Indiana

FHA Case No.: 151-847135-NW

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 **RICARDO E. MONTEMAYOR, INDIVIDUAL** (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 93 in River Walk Subdivision Phase 1, an addition to the City of Lake Station, as per plat thereof recorded in Plat Book 100 page 57, in the Office of the Recorder of Lake County, Indiana.

Parcel Number: 45-09-20-204-004.000-021

Property Address: 2914 Watertown Avenue Lake Station, IN 46405

Tax Mailing Address: 2914 Watertown Avenue Lake Station, IN 46405

Grantee Address: 2914 Watertown Avenue Lake Station, IN 46405

THIS DEED IS NOT TO BE EFFECTIVE UNTIL AUGUST 1, 2011

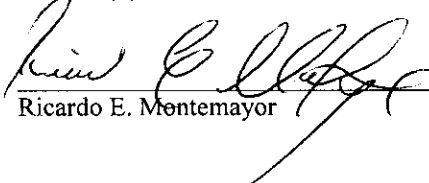
BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

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:


Ricardo E. Montemayor

DULY ENTERED FOR TAXATION SUBJECT
FINAL ACCEPTANCE FOR TRANSFER

AUG 19 2011

054912

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

AMOUNT \$ 18.00
CASH _____ CHARGE _____
CHECK # 21993
OVERAGE _____
COPY _____
NON-COM _____
CLERK UN
E

Secretary of Housing and Urban Development

By: [Signature]
Sign
George S. Wade II
Print

Title: Designated Signatory for
Ofori and Associates,
HUD's Asset Management Company

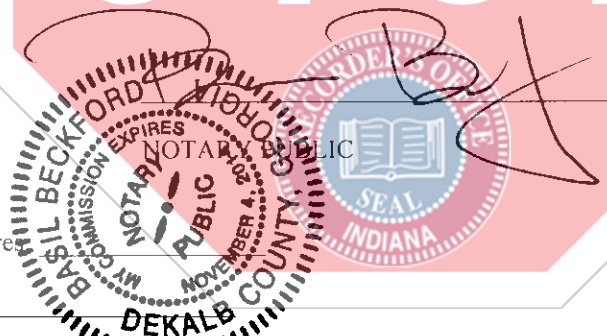
STATE OF GA)
COUNTY OF Fulton)

Document is NOT OFFICIAL!

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared George S. Wade II a Designated Signatory for Ofori and Associates 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 8/3/11 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 3rd day of August, 2011.

(OFFICIAL SEAL)



My Commission Expires _____
County of Residence: _____

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.
Jeffrey R. Slaughter, Attorney at Law, 8310 Allison Pointe Boulevard, Suite 204, Indianapolis, Indiana 46250

This instrument was prepared by:
Jeffrey R. Slaughter, Attorney at Law
8310 Allison Pointe Boulevard, Suite 204
Indianapolis, Indiana 46250
Telephone (317)-579-0816