

FILED FOR RECORD

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RECORDER

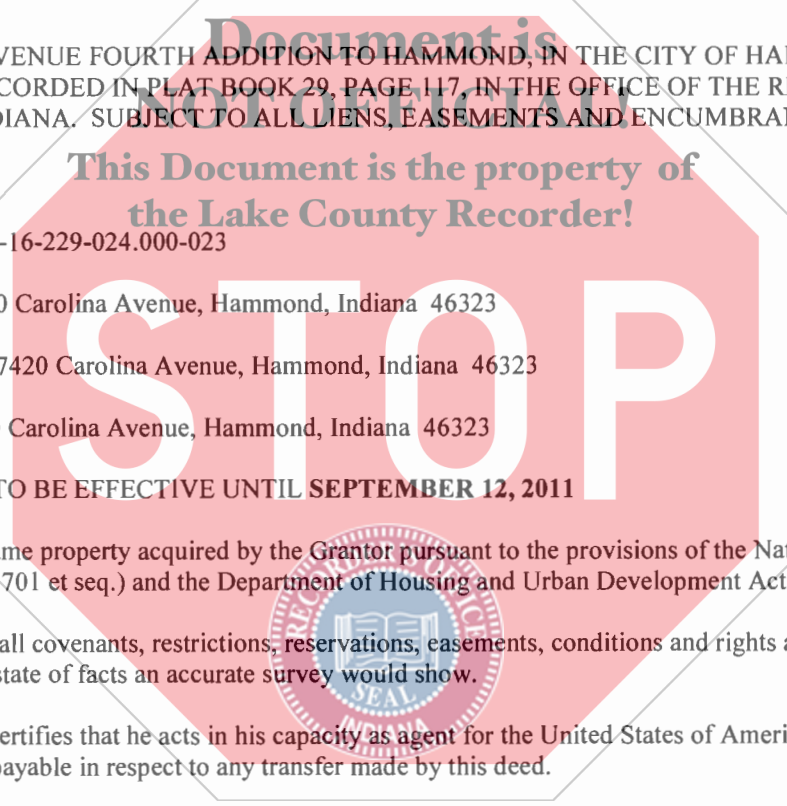
State of Indiana

FHA Case No.: 151-855376-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 **CHERYLYN ARROYO AND JUSTIN ALEXANDER ARROYO** (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 12, PARRISH AVENUE FOURTH ADDITION TO HAMMOND, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 29, PAGE 117, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. SUBJECT TO ALL LIENS, EASEMENTS AND ENCUMBRANCES OF RECORD.



Parcel Number: 45-07-16-229-024.000-023

Property Address: 7420 Carolina Avenue, Hammond, Indiana 46323

Tax Mailing Address: 7420 Carolina Avenue, Hammond, Indiana 46323

Grantee Address: 7420 Carolina Avenue, Hammond, Indiana 46323

THIS DEED IS NOT TO BE EFFECTIVE UNTIL **SEPTEMBER 12, 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:

Cherylyn Arroyo
Cherylyn Arroyo

Justin Alexander Arroyo
Justin Alexander Arroyo

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

SEP 26 2011

**PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR**

AMOUNT \$ 18.00
CASH _____ CHARGE _____
CHECK # 25514
OVERAGE _____
COPY _____
NON - COM _____
CLERK 411

003399

E

Secretary of Housing and Urban Development

By: [Signature]
Sign
Sasha Silman
Print

Title: Designated Signatory for Pemco, Ltd., HUD's Asset Management Company

STATE OF GA)
COUNTY OF Fulton)

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared [Signature], a Designated Signatory for Pemco, Ltd. 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 9/12/2011 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 8 day of SEPT, 2011.

(OFFICIAL SEAL)



NICHOLAUS A. RICE
FULTON COUNTY, GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
FEBRUARY 7TH, 2015

[Signature]
NOTARY PUBLIC

My Commission Expires: 2/7/2015

County of Residence: Fulton

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