

4

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 022665

2013 MAR 27 AM 10:42

MICHAEL J. BROWN  
RECORDER

After Recording Return To:

Meridian Title Corporation
Attn: REO Department
405 S. Second Street
Elkhart, IN 46516

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER  
45-02-25-453-003.000-023

SPECIAL WARRANTY DEED

File # 13-4484  
RED.

JPMorgan Chase Bank, National Association, whose mailing address is 800 State Hwy 121 Bypass, TX1-2463, Lewisville, TX 75067, hereinafter Grantor, for \$31,000.00, in consideration paid, conveys and specially warrants to Ezaul Ruiz an unmarried man, whose mailing address is 510 Chicago Street, Hammond, IN 46327, hereinafter Grantee, the real property described on Exhibit A and known as 510 Chicago Street, Hammond, IN 46327, and Grantor shall warrant and defend title to the same unto the Grantee against every person lawfully claiming or to claim the whole or any part thereof by, through or under the Grantor, but not otherwise.

Grantor makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property prior to the date the Grantor acquired title.

This conveyance is made subject to all matters set forth on Exhibit B.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said Grantor, either in law or equity, to the only proper use, benefit and behalf of the Grantee forever.

Prior instrument reference: 2013008347

13-4484

DB1/67126091.4

HOLD FOR MERIDIAN TITLE CORP



DULY ENTERED FOR TAXATION SUBJECT  
FINAL ACCEPTANCE FOR TRANSFER

MAR 25 2013

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

11517

22  
ATT  
RM

Executed by the undersigned on March 11, 2013 :

GRANTOR:

**JPMorgan Chase Bank, National Association**

By: [Signature]  
Name: DeAnn Barnes  
Title: Vice President 3/11/13

STATE OF Texas  
COUNTY OF Denton

The foregoing instrument was acknowledged before me on March 11, 2013 by DeAnn Barnes its vice president on behalf of JPMorgan Chase Bank, National Association, who is personally known to me or has produced [Signature] as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

[Signature]  
Notary Public Judy Little

~~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:  
**Andrew R. Drake, Attorney-at-Law**  
11711 N. Pennsylvania St., Suite 110, Carmel, IN 46032

Send tax statements to Grantee at: 3430 Prairie Dr. Dyer, IN 46311

DBU/67126091.4

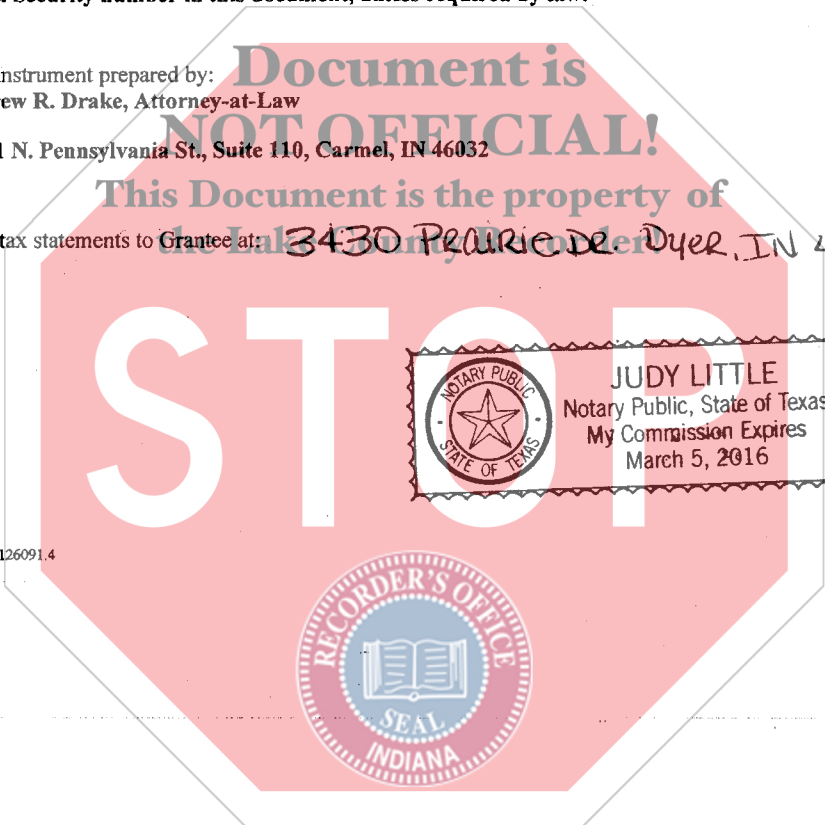


Exhibit A  
Legal Description

The East 14 feet of Lot 20 and the West 18 feet of Lot 21, Block 3, Redivision of Hoffman's First Addition to the City of Hammond, as shown in Plat Book 1, Page 100, in Lake County, Indiana.

More commonly known as 510 Chicago St, Hammond, IN 46327-1506

Parcel# 45-02-25-453-003.000-023



DBI/67126091.4

022  
**Exhibit B**  
Permitted Encumbrances

1. The lien of taxes and assessments for the current year and subsequent years;
2. Matters that would be shown by an accurate survey and inspection of the property;
3. All covenants, restrictions, conditions, easements, reservations, rights-of-way, and other matters of record, to the extent valid, subsisting and enforceable;
4. Zoning requirements, statutes, rules, orders, restrictions, regulations and ordinances of governmental agencies or their instrumentalities relating to the property, the buildings located thereon, their construction and uses, in force on the date hereof (if any such exist);
5. All roads and legal highways;
6. Rights of parties in possession (if any); and
7. Any licenses, permits, authorizations or similar items (if any) in connection with the conduct of any activity upon the property.



DBI/67126091.4