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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 003556

2014 JAN 21 AM 9:21

MICHAEL B. BROWN  
RECORDER

MAIL TAX STATEMENTS TO:  
Federal National Mortgage Association  
14221 Dallas Parkway, Ste 1000  
Dallas, TX 75254

**WARRANTY DEED IN LIEU OF FORECLOSURE**

THIS INDENTURE WITNESSTH, That Clifford J. Perry and Janet A. Perry ("GRANTORS") CONVEY AND WARRANT to Federal National Mortgage Association ("GRANTEE") for the sum of Ten Dollars (\$10.00) and other and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate located in Lake County, State of Indiana:

LOT 6, BLOCK 1, HIGHLAND GARDENS, IN THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 32, PAGE 76, IN LAKE COUNTY, INDIANA.

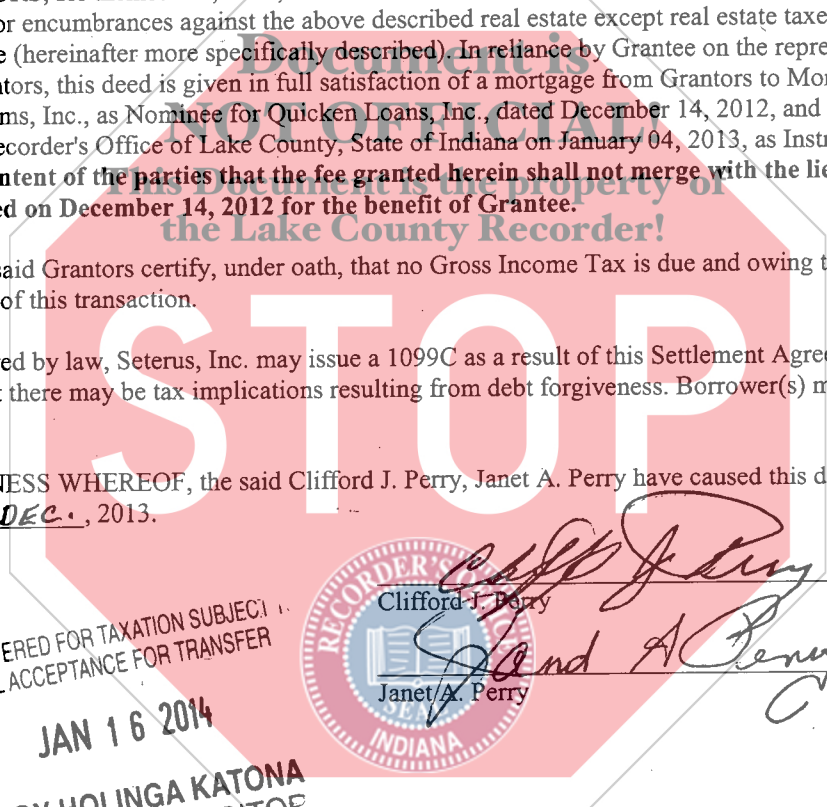
More commonly known as: 8022 Gordon Pl, Highland, IN 46322-1050

GRANTORS, for themselves, heirs, executors and administrators, covenant and warrant to Grantee that there are no liens or encumbrances against the above described real estate except real estate taxes and the mortgage in favor of Grantee (hereinafter more specifically described). In reliance by Grantee on the representations and warranties of Grantors, this deed is given in full satisfaction of a mortgage from Grantors to Mortgage Electronic Registration Systems, Inc., as Nominee for Quicken Loans, Inc., dated December 14, 2012, and duly recorded and perfected in the Recorder's Office of Lake County, State of Indiana on January 04, 2013, as Instrument No. 2013-000665. It is the intent of the parties that the fee granted herein shall not merge with the lien of the real estate mortgage executed on December 14, 2012 for the benefit of Grantee.

And the said Grantors certify, under oath, that no Gross Income Tax is due and owing to the State of Indiana by reason of this transaction.

As required by law, Seterus, Inc. may issue a 1099C as a result of this Settlement Agreement. Borrower(s) acknowledges that there may be tax implications resulting from debt forgiveness. Borrower(s) may wish to consult with a tax advisor.

IN WITNESS WHEREOF, the said Clifford J. Perry, Janet A. Perry have caused this deed to be executed this 10<sup>th</sup> day of DEC., 2013.



NOT FULLY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

JAN 16 2014

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR



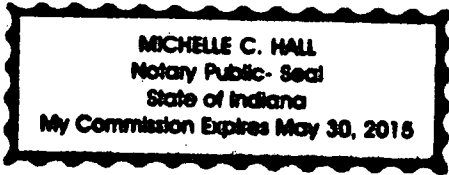
Clifford J. Perry

Janet A. Perry

*Clifford J. Perry*  
*Janet A. Perry*

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CK# 1135698  
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STATE OF IN )  
 ) SS.  
COUNTY OF Lake )

Before me, a Notary Public in and for said County and State, personally appeared Clifford J. Perry and Janet A. Perry, who acknowledged the execution of the foregoing Warranty Deed in Lieu of Foreclosure, and who, having been sworn, stated that the representations therein contained are true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 10<sup>th</sup> day of December 2013.

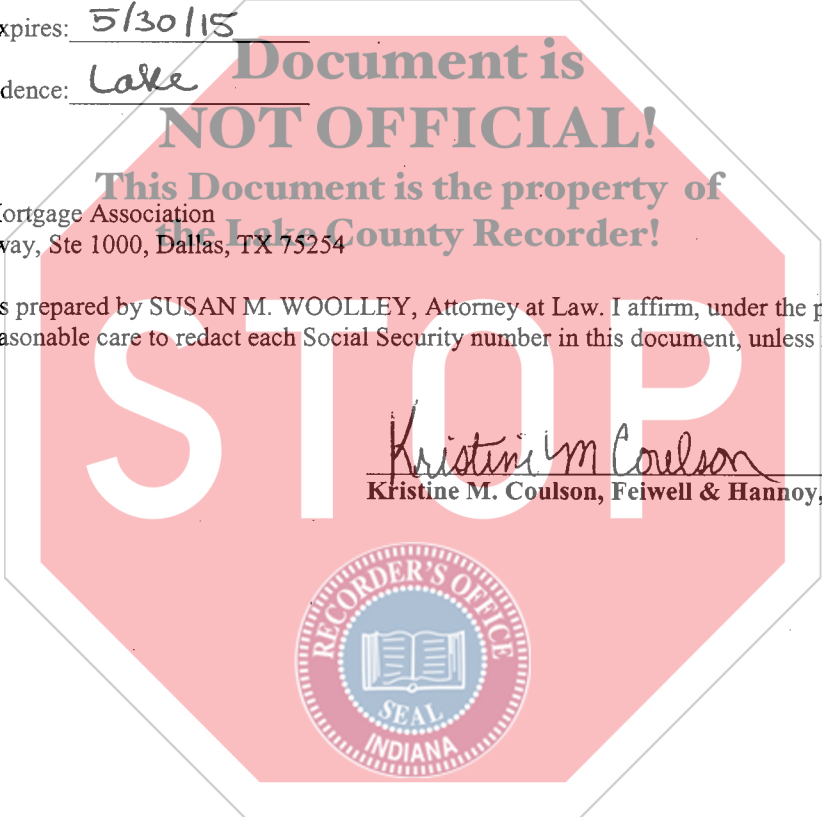
Michelle C. Hall  
NOTARY PUBLIC

Michelle C. Hall  
(Typed or Printed)

My Commission Expires: 5/30/15

My County of Residence: Lake

Grantee's Address:  
Federal National Mortgage Association  
14221 Dallas Parkway, Ste 1000, Dallas, TX 75254



This instrument was prepared by SUSAN M. WOOLLEY, Attorney at Law. 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.

Kristine M. Coulson  
Kristine M. Coulson, Feiwell & Hannoy, P.C.