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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 080700

2014 DEC 19 AM 9:43

MICHAEL B. BROWN
RECORDER

SPECIAL WARRANTY DEED

TAX: I.D. NO. 45-06-01-481-016.000-023

FHA Case No.: 151-739762

The SECRETARY OF HOUSING AND URBAN DEVELOPMENT, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt whereof is hereby acknowledged, has granted, bargained, sold and conveyed to ALFREDO RAMOS, of LAKE COUNTY, INDIANA, the following described real estate in LAKE County, in the State of INDIANA, to wit:

PART OF THE EAST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION ONE (1), TOWNSHIP THIRTY-SIX (36) NORTH, RANGE TEN (10) WEST OF THE 2ND PRINCIPAL MERIDIAN, COMMENCING AT A POINT 390 FEET NORTH OF THE SOUTHEAST CORNER THEREOF AND RUNNING THENCE WEST 165.75 FEET; THENCE SOUTH 50 FEET; THENCE EAST 165.75 FEET; THENCE NORTH 50 FEET TO THE PLACE OF BEGINNING IN THE CITY OF HAMMOND, COUNTY OF LAKE, STATE OF INDIANA.

COMMONLY KNOWN AS: 6422 MADISON AVENUE, HAMMOND, INDIANA 46324

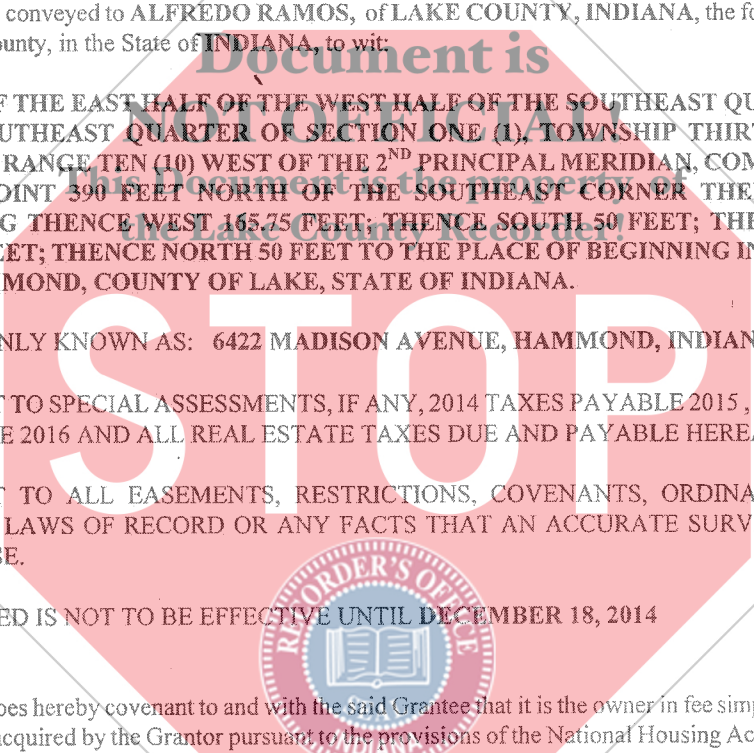
SUBJECT TO SPECIAL ASSESSMENTS, IF ANY, 2014 TAXES PAYABLE 2015, 2015 TAXES PAYABLE 2016 AND ALL REAL ESTATE TAXES DUE AND PAYABLE HEREAFTER.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS, COVENANTS, ORDINANCES AND ZONING LAWS OF RECORD OR ANY FACTS THAT AN ACCURATE SURVEY WOULD DISCLOSE.

THIS DEED IS NOT TO BE EFFECTIVE UNTIL DECEMBER 18, 2014

The said Grantor does hereby covenant to and with the Said Grantee that it is the owner in fee simple of said premises, the property has been 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); that the same are free from encumbrances placed upon the property by the Grantor and that it will warrant and defend by, through, or under it, but not otherwise, the said title to the same against the claims of all persons whosoever.

The undersigned person executing this Deed on behalf of the Grantor represents and certifies that he/she has been fully empowered to execute and deliver this Deed by virtue of the delegation of authority to Grantor published at 70 FR 43171 (July 26, 2005); that the Grantor is an agent for the United States of America and has full capacity to convey the real estate described herein and that all necessary action for the making of such conveyance has been taken and done. Grantor certifies that no gross income tax is due or payable at this time.



JULY ENTERED FOR TAXATION SUBJECT
FINAL ACCEPTANCE FOR TRANSFER

DEC 19 2014

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

RB
CM
AD

NO SALES DISCLOSURE NEEDED

Approved Assessor's Office

By:

28861

COMMUNITY TITLE COMPANY
FILE NO 147021

TAX: LD. NO. 45-06-01-481-016.000-023

FHA Case No.: 151-739762

IN WITNESS HEREOF, Grantor has caused this Deed to be executed this 16 day of Dec, 2014

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Jee
Sign
Jennifer Lee
Print

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

STATE OF GA
COUNTY OF Fulton SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jennifer Lee, a Designated Signatory for Ofori and Associates and Authorized Agent for the SECRETARY OF HOUSING AND URBAN DEVELOPMENT of Washington, D.C., and the person who executed the foregoing instrument bearing the date of 12/18/14 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 Notarial Seal this 16 day of December, 2014
My commission expires _____
Resident of _____ County Signature Jays Tshucko
Printed Jays Tshucko Notary Public

This instrument prepared by: PATRICK J. McMANAMA, Attorney at Law, ID No. 9534-45
No legal opinion given to Grantor. All information used in preparation of document was supplied by title company.

RETURN TO: _____ GRANTEE
GRANTEE'S STREET OR RURAL ROUTE ADDRESS: 6422 MADISON AVENUE, HAMMOND, IN 46324
SEND TAX BILLS TO: GRANTEE

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.

[Signature]
Signature of Preparer

DeAnna Griggs
Printed Name of Preparer