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2014 083871

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 DEC 30 PM 2:46

MICHAEL D. BROWN
RECORDER

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 25th day of November, 2014, by Bank of America, N.A., referred to as Grantor, a National Association organized pursuant to the laws of the State of Delaware and authorized to do business in the State of Indiana, and The Secretary of Veterans Affairs, an officer of the United States of America, successors and assigns at, 1240 East Ninth Street, Cleveland, OH 44199, hereinafter called Grantee.

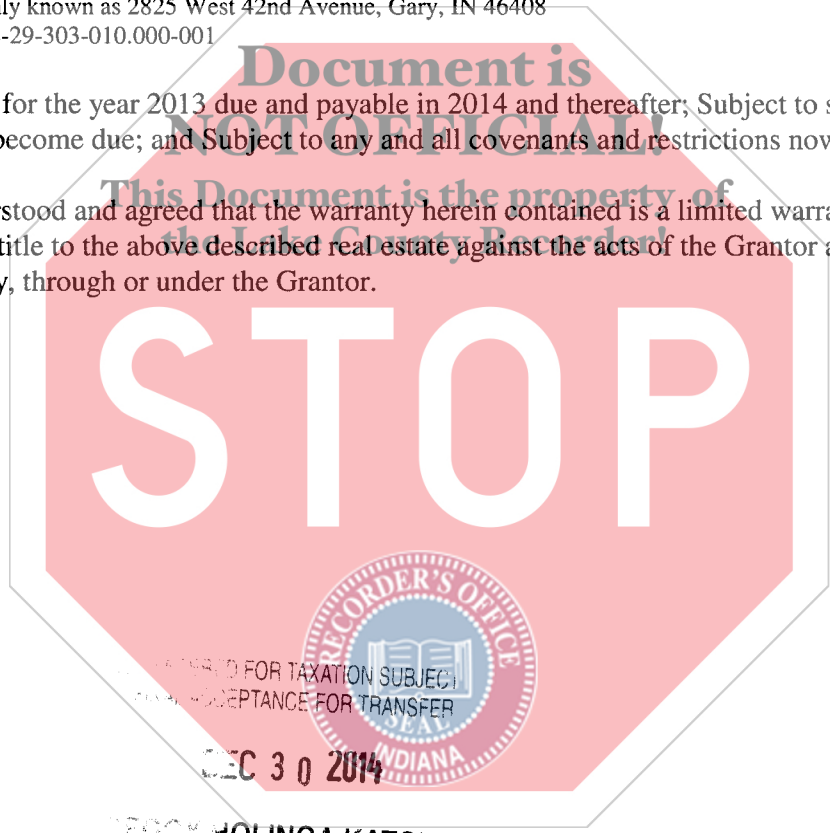
WITNESSETH: That the Grantor for and in consideration of the sum of Ten Dollars, in hand paid, convey and warrant to the said Grantee, his successors and assigns, the following described premises located in Lake County, Indiana, to wit:

Lot 53 in Lohman's Addition to Ranburn Woods, as per plat thereof, recorded in Plat Book 28 Page 19, in the Office of the Recorder of Lake County, Indiana.

More commonly known as 2825 West 42nd Avenue, Gary, IN 46408
Parcel # 45-08-29-303-010.000-001

Subject to the taxes for the year 2013 due and payable in 2014 and thereafter; Subject to special assessment, if any, now due or to become due; and Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty. The Grantor herein warrants the title to the above described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.



RECORDER HOLINGA KATONA
LAKE COUNTY AUDITOR

017475

12-14423
2825 West 42nd Avenue, Gary, IN 46408
Limited Warranty Deed

AMOUNT \$ 30.00
CASH _____ CHARGE _____
CHECK # 190406
OVERAGE _____
COPY _____
NON - COM _____
CLERK Op

LE

IN WITNESS WHEREOF, the said Bank of America, N.A. has executed and caused their Corporate Seal to be affixed herein, on this day and year as indicated above.

Bank of America, N.A.

By: [Signature] 11/25/14
Printed name and title: Nelson W. Pyles
Assistant Vice President (AVP)

Attest: [Signature] 11-25-14
Printed name and title: Nicholas Gilmer Wang
Assistant Vice President (AVP)

CORPORATE
SEAL

STATE OF Pennsylvania
COUNTY OF Allegheny

Document is
NOT OFFICIAL!

Before me, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY THAT, Nelson W. Pyles and Nicholas Gilmer Wang, the Assistant Vice President and Assistant Vice President, respectively, of Bank of America, N.A., known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act.

Given under my hand and notarial seal this 25th day of November, 2014.

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Christopher J Kopp, Notary Public
South Fayette Township, Allegheny County
My Commission Expires June 27, 2016

[Signature]
Notary Public
CHRISTOPHER J KOPP
Printed Name

My Commission Expires: June 27, 2016
County of Residence: Allegheny

I affirm under the penalties of perjury that I have taken reasonable care to redact each social security number in this document unless required by law.

Phillip A. Norman [Signature]

Tax Address: The Secretary of Veterans Affairs, VA Regional Loan Center, 1240 East Ninth Street, Cleveland, OH 44199

This instrument was drafted by Phillip A. Norman, Esq, whose business address is 2110 North Calumet Avenue, Valparaiso, Indiana 46383 Telephone: (219) 462-5104, #12-14423

12-14423
2825 West 42nd Avenue, Gary, IN 46408
Limited Warranty Deed

**AFFIDAVIT CERTIFYING COPY OF
CERTIFICATE OF ASSISTANT SECRETARY**

STATE OF Pennsylvania
COUNTY OF Allegheny

BEFORE ME an officer authorized to take oaths, this day personally appeared Arlyn J. Kalinski of Bank of America, N.A., who, being first duly sworn deposes and says:

I, Arlyn J. Kalinski, if called to testify in this matter would testify under oath and to the extent of my personal knowledge, based upon a review of the books and records kept in the regular course of business at Bank of America, N.A. ("BANA") concerning the following:

1. My name is Arlyn J. Kalinski and I am over 18 years of age and am competent to testify to the matters below.
2. I am an employee of BANA. My current job title at BANA is Vice President. I am authorized to sign this affidavit on behalf of BANA, as an officer of BANA.
3. Some of the information in this affidavit is taken from BANA's business records. I have personal knowledge of BANA's procedures for creating and maintaining these records. Such business records are: (a) made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; and (b) kept in the course of BANA's regularly conducted business activities. It is the regular practice of BANA to make such records. I have personal knowledge of the procedures of BANA with respect to the maintenance and retrieval of original Certificate of Assistant Secretary and the creation and maintenance of certified copies of such Certificate of Assistant Secretary.
4. Attached hereto as Exhibit L is a true and correct copy of the Certificate of Assistant Secretary dated as this 4th day of November, 2014, by Christine Costamagna, ("Grantor") appointing certain officers and persons fulfilling the same duties as successors to their offices or in successor offices of BANA.

FURTHER AFFIANT SAYETH NOT.

DATED: 11/05/2014

Arlyn J. Kalinski 11/05/2014

Affiant's Signature

Arlyn J. Kalinski

Affiant's Name

Vice President

Affiant's Title

SWORN TO and subscribed before me this 05 day of November, 2014, by Arlyn J. Kalinski, as an Vice President of Bank of America, N.A. He/she () is personally known to me or () produced Drivers license as identification.

CPJW

Notary Public

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Christopher J Kopp, Notary Public
South Fayette Township, Allegheny County
My Commission Expires June 27, 2016

Exhibit A

[CERTIFICATE OF ASSISTANT SECRETARY]

[attached hereto]



**CERTIFICATE OF ASSISTANT SECRETARY
OF
BANK OF AMERICA, NATIONAL ASSOCIATION
a national banking association**

The undersigned, a duly appointed and acting Assistant Secretary of Bank of America, National Association (the "Association"), a national banking association organized and existing under the laws of the United States of America and having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina, does hereby certify that:

1. The following is a true and complete copy of an excerpt from the Bylaws of the Association, and the same is in full force and effect as of the date hereof:

Section 5.2. Execution of Instruments. All indentures, mortgages, deeds, conveyances, contracts, notes, loan documents, letters of credit, master agreements, swap agreements, guarantees, discharges, releases, satisfactions, settlements, affidavits, bonds, undertakings, powers of attorney, and other instruments or contracts may be signed, executed, acknowledged, verified, attested, delivered or accepted on behalf of the Association by the Chairman of the Board, the Chief Executive Officer, the President, any Vice Chairman of the Board, any Division President, any Managing Director, any Director (as described in Section 4.7 of these Bylaws), any Principal, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Officer, or any individual who is listed on the Association's personnel records in a position equal to any of the aforementioned officer positions, or such other officers, employees or agents as the Board of Directors, the Chief Executive Officer or any officer reporting directly to the Chief Executive Officer may direct in a written delegation kept in the minute book of the Association. The provisions of this Section 5.2 are supplementary to any other provision of these Bylaws and shall not be construed to authorize execution of instruments otherwise dictated by law.

2. Each of the individuals named on Exhibit A attached hereto is a duly elected or appointed and acting officer of the Association holding the title of **Assistant Vice President**.

IN WITNESS WHEREOF, I have hereunto signed my name on this 4th day of November, 2014.



By: Christine Costamagna
Christine Costamagna
Assistant Secretary

EXHIBIT A

FORECLOSURE SERVICES DOCUMENT EXECUTION
ASSISTANT VICE PRESIDENTS

Abbott, Marquita LaRae
Adragna, Jacklyn Ann
Alexander, Geramy Domonic
Ali, Shamim
Almazo, Cesar
Altieri, Aimie Christine
Altman, Robert R.
Alvarado Jr., Daniel Juan
Anderson, Becky Lynn
Anderson, Jason Richmond
Armbruster, Elysha James
Arrington, Danielle Lynne
Augoustidis, Jackie Lyn
Avila Jr., Francisco Javier
Azeem, Milton P.
Baldwin, Robert Lane
Banks, Caressa Jenice
Banks, Jalisa
Barry, Darlene Jeannette
Beatty, Gloria Ann
Beckel, Sandra Phelps
Bell, Carolyn Wanjiku
Biggs, Paula R.
Black, James Robert
Black, Nicole
Blake, Jacole Shermane
Blasco, Janell Renee
Bluemle, James Francis
Boehme, Thomas Felix
Bolds, Rickey Trent
Bolick, Bryan R.
Borgia, Matthew Allan
Bowers, Helen C.
Boyer, Joseph M.
Braby, Sherry LaSha
Brandemarte, James M.
Brandstetter, Anthony F.
Brandstetter, Julie M.
Bratton, Teylore Laurice
Brenen, Kasey M.
Brown, Kimberly Ann
Bryan, Sandra Leyda
Bullock, III, John
Bundred, Shannon Nicole
Butler, Shelby Joe
Carmona, Elvia

Carnino, Amy J.
Carrillo, Matthew Caleb
Cassara, Orlando Ray
Castner, Natalie Elizabeth
Catalano, Bradley Frank
Cawley, Jay S
Ceaser, Natasha
Chartrand, Erica Ashley
Chinchilla, Gregory David
Christmann, Erica Renay
Clark, Amber Johnae
Clay, Sharon Renee
Connolly, Mary F.
Coulehan, Megan Nicole
Cramer, Caryn Elaine
Cross, Sherri Long
Cruz, Kimberly Marie
Cummings, Sophia Lorraine
Davis, Carol Gosnell
Davis, Gordon W.
Davis, Sherry D.
Delgado, Rochelle Anne
Dennis, Kayla Marie
Dennison, Evelyn Delores
Dennison, Kevin Vaughn
Devita, Timothy James
Dickson, Regina
Dilla, Paul Michael
Divecchio Jr., Gino
Dolanch, Tyler J.
Donovan, Lisa Maria
Dorsey, Keiondria
Drakeford Jr., Kevin R.
Duncan, Marlissa Renee
Duratovic, Mirela
Eckert, Whitney E.
Eckoff, Elyse A.
Egan, Katherine M.
Ehrman, McKay Dodds
Ellis, O Karean Rashad
Escamilla, Nina Danielle
Estrin, Yisroel Tzvi
Ewing, Salvatrice M.
Fabrick, Ashley Rae
Fazio, Shelley Rae
Ferguson Jr., William R.

Fetkovich, Mary Beth
Fitts, Michael D.
Fitzgerald, Millicent
Flannigan, Jonathan G.
Forbin, Patrick
Foster, Dana Nicole
Foster, Danielle L.
Fought, Rochelle Renee
Franciscus, Charles James
Francois, Regina Irving
Freeman, Jarred Ryan
Freeman, Kendra Evonne
Fuentes, Andra
Gaire, Rajan
Galiszewski, Todd E.
Ganison, DeKendrick K.
Ganison, Everly Jasmin
Garcia, Marcela
Garcia, Yanira Izel
Garofalo, Luigi
Geresti, Jan Marie
Gibson, Janice R.
Gichuki, Joyce N.
Gogarty, Steven James
Gonzalez-Weikel, Lucy Lynn
Graziani, Rosemarie
Griffin, Verlina Ann
Guerrero, Myra P.
Haben, Alan
Haley, Maria Cher
Handyside, Daniel James
Hannah II, Owen
Hassett, Benjamin Walter
Havrilla-Spak, Kristen
Heath, Michael D.
Heller, Shanalee Nicole
Herbert, Jamie
Herman, Sara Nicole
Hernandez, Celia Regina
Hillberry, Johnny Richard
Hillberry, Justi Nicole
Hillberry, Katelin Marie
Hillman, Brittany
Hirak, Adam Michael
Hirak, Anthony A.
Hoffman 2ND, Donald R.



Holley, Karen Elizabeth
Holtz, Lisha Marie
Hopson, Lisa Marie
Hosey, Matthew J.
Hostovich, Rose J.
Howden, Christina
Hudson, Renee T.
Hughes, Jason James
Hunter, Pamela Jean
Hurley, Tricia Ann
Iskierski, Denise Wall
Jackson, Adrian Lawrence
Jackson, Regina A.
Jakell, Shelley A
Jandrasits, Kristy Ann
Jenkins, Junell
Johnson, Carmeka Yu'Shay
Johnson, Damon Edward
Johnson, JaNell LaTrice
Johnson, Norene Beatrice
Johnson, Scott R.
Johnson, Stephen Allen
Jones, Charlene Michelle
Jones, Michelle
Joseph, Chasity Sharrell
Juarez, Greg
Karnes, Jay Robert
Katraska, Joshua L.
Kautzman, Marian Joann
Kenney, Dorothea M.
Kerestes, Kevin Anthony
King, Audrea Melissa
Knerr, Janet Lynn
Koons, Karen Elaine
Kopp, Nancy
Koslosky, Lauren A.
Krane, Ryan R.
Krenitsky, Robert Andrew
Kroll, Kody Nathaniel
Krystek, Ann M.
Kusich, Samantha Yvonne
Kwolek, John Dennis
Lacey, Joseph Wayne
Lewarchik, Michael Paul
Lippert, Tanya Jean
Loebig, Charla Jen
Long, Matthew R.
Lucas, Jacob Lee
Lucas, Patricia Breazell
Lucha, Fernando H.
Lyon, Christiny A.
Macormac, Evelyn
Manko, Jonathan Louis

Marsh, Lorene
Martin, Kellie Sharec
Martinez, Melinda Alvarez
Martorella, Christian Jacob
Mathews, Linda Ann
Matthews, Arthea Chenel
Matthews, Nicole Lyn
McCabe, Mary S.
McCreary, Anthony Randall
McDaniel, Katherine Collins
McElrath III, Samuel Lancie
McElwain, Brian Lee
McGinnis, Brent Travis
McNair, Michelle L.
Melvin, Melissa D.
Micholas, Matthew T.
Miles Jr., Michael John
Miller, Jr., Gene R.
Mistick, Charlotte B.
Mock, Alexi Renee
Moffitt, Maleita V.
Moore, Jessica Beatrice
Moore, Tametka
Moreno, Daniel Gregory
Morgan, Courtney
Morgan, Lori Ann
Mornak, Matthew P.
Morris, Kelly R.
Mosberger, Shaun Robert
Mosely, Mitchell Craig
Musulin, Linda
Mutschler, Judith L.
Mutune, Alice Mumbi
Nase, Catherine A.
Nestor, Adina Marie
Nunez, Dwayne A.
Nunn, Sanetrick Darnell
Olander, Dana Gail
Ortiz, Elizabeth
Ortiz, Isabel
Outman, Robert Leon
Pacelli, Jessica
Pack, Judy Smith
Pajewski, Sandra Lyn
Palmer, Elizabeth J.
Panzino, Lynne M.
Paparrella, Joseph M.
Pascal, Robert C.
Pelesky,Carolynn
Peretin Jr., Joseph A
Perez Jr., Roberto
Perez, Irma Arriaga
Pfeuffer, Alicia Marie

Pham, Luan
Pham, TU-UYEN NU
Pluebell, Rachel Elizabeth
Porter, Jacqueline D.
Prock, Karen Marie
Pukanic-Smail, Constance Jean
Pulver, Raymond Glen
Pyles, Nelson W.
Raine, Victoria
Ramon, Jesse Wayne
Redling, Beth Ann
Reese, Michelle A.
Renock, Rachel Ann
Reynolds, Tiona Larayne
Rhoades, Brandon Lee
Rhodes, Regina Lenale
Rich, Ginny
Rideout, Denise P.
Roberts, Ashley Marie
Robertson Darkoh, Andrea
Rodriguez, John Carlos
Rolf, Clement
Romano Jr., John V
Rosile, Laura Ann
Rutkowski, Cherrie Lynn
Salapow, Kathleen D.
Sanders, Glenda Michele
Sanders, Marchelle Chyann
Sargent, Jonathan Charles
Sauer, Kristen L.
Saxon, Jesse J.
Sayre, Brian Christopher
Scott, Michael James
Sed, Asli Olad
Shears II, Clayton
Sherer, Adele Ruth
Singleton, Ulysees P.
Skelly, Cara Lynn
Smith, Danielle
Smith, Jamie Christine
Smith, Shauna Marie
Smith, TaLor Ashlee
Smith, Yulonda Marie
Soto Lopez, Stalia M.
Spera, Lacy Lynn
Spisak, Deana Eleanor
Stallworth, Harold
Stedeford, Oliver Daniel
Stewart III, Augustus Thomas
Stewart, Antoinette
Stewart, David Shawn
Stewart, Ronald Wade
Stilwell, Denise L.



Sumrall, Kimberly Yetta
Susick, Julia
Swan, Belinda Lou
Sweazen, Barbara Ann
Swinton, Brenda G.
Syed, Ameen Muhammed
Szymanski, Jaclyn Christina
Temple, Joshua Andrew
Thein, James Joseph
Thiry, Eileen P.
Thomas, David Alan
Thomas, Duane Wells
Thomas, Tramelle M.
Thompson, Christopher M.
Tichenor, Lindsay Nichols
Timms, Jason Lee

Tooks, Suprena Lanell
Tornetta, Michael G.
Townsend-Brown, Lisa K.
Trollinger, William G.
Turner, Nicole Lee
Ulander, Brianne
Ussery, Glenda Faye
Varner, Shannon Nicole
Walker, Gricel E.
Walker, Lisa Martin
Wallace, Laureen Lynn
Wallover, James
Wang, Nicholas Gilmer
Washington, Symeon
Wells, Clarissa Chawnte
White, Myra Kenyon

Wiley Jr., Dossey C.
Wilkerson, Shawndolyn M.
Williams, Anita Michelle
Williams, Nichole Renee
Wilson III, Lewis
Witt, Ryan E.
Wojciechowski, Debra Lee
Woods, Jacqueline
Yagusic, Carol Ann
Yates, Shari Lynn
Yeckley, Brendan Paul
Young, Sean Roshet
Yuille, Lorri A.
Yustince, Rebekah
Zupke, Paul O.

