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MICHAEL B. BROWN  
RECORDER

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State of Indiana

FHA Case No.: 151-762452

**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 **Maria Ramos, Single** (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:

The South 15 feet of Lot 7 and all of Lot 8, in Block 10 except that part of said lots deeded to the State of Indiana by right-of-way grant dated January 17, 1961 and recorded March 15, 1961, in Deed Record 1150, page 503, in Cline Gardens Addition, in the City of Hammond, as per plat thereof, recorded in Plat Book 31, page 71, in the Office of the Recorder of Lake County, Indiana.

Property Address: 6728 Tennessee Ave, Hammond, IN 46323

Parcel Number: 45-07-10-278-024.000-023

Property Address: 6728 Tennessee Ave, Hammond, IN 46323

Tax Mailing Address: 6728 Tennessee Ave, Hammond, IN 46323

Grantee Address: 6728 Tennessee Ave, Hammond, IN 46323

THIS DEED IS NOT TO BE EFFECTIVE UNTIL December 31, 2015

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:**

Maria Ramos  
2320 W. 144<sup>th</sup> Place  
Posen, IL 60469

  
\_\_\_\_\_  
Maria Ramos

Liberty Title & Escrow TBV15001387

DULY ENTERED FOR TAXATION SUBJECT  
FINAL ACCEPTANCE FOR TRANSFER

JAN 07 2016

JOHN E. PETALAS  
LAKE COUNTY AUDITOR

18.  
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DM

20039

Secretary of Housing and Urban Development

HomeTelos, LP as Asset Manager  
By: Contractor for C-OPC-23632  
Sign

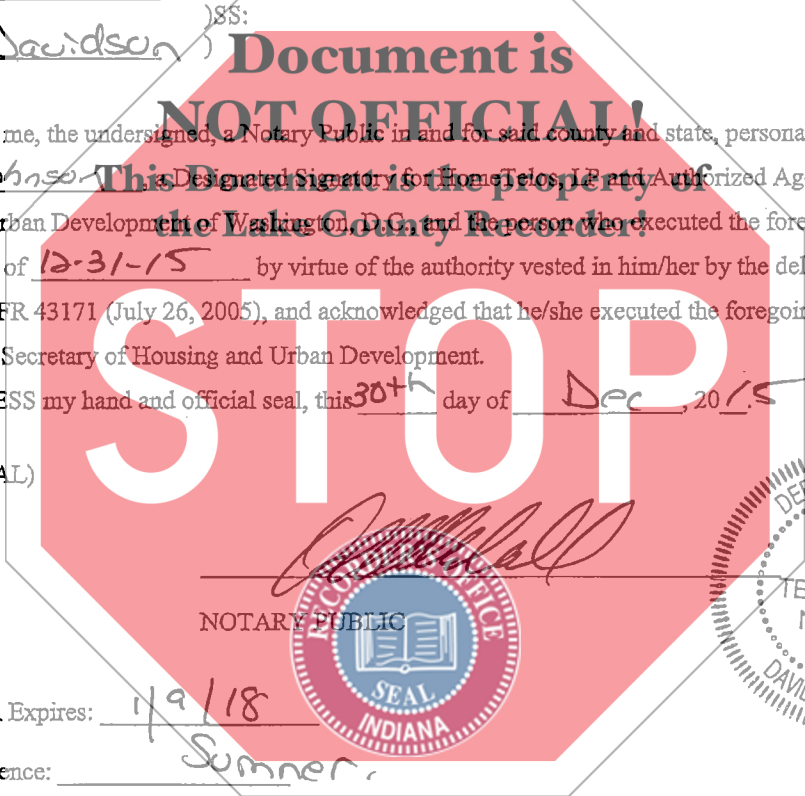
For HUD by: William Johnson  
Closing Manager

Title: Designated Signatory for  
HomeTelos, LP, HUD's Asset  
Management Company

STATE OF Tennessee )

COUNTY OF Davidson )

SS:

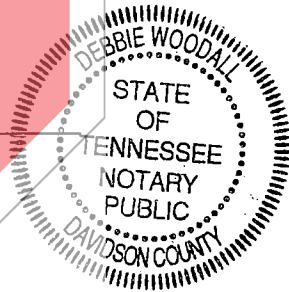


Before me, the undersigned, a Notary Public in and for said county and state, personally appeared William Johnson as Designated Signatory for HomeTelos, LP and Authorized Agent for the Secretary of Housing & Urban Development of Washington, D.C. and the person who executed the foregoing instrument bearing the date of 12-31-15 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 30th day of Dec, 2015

(OFFICIAL SEAL)

NOTARY PUBLIC



My Commission Expires: 1/9/18

County of Residence: Sumner

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. *Lisa A. Palmer*

This instrument was prepared by:  
Phillip A. Norman, Esq., 2110 N. Calumet Avenue, Valparaiso, IN 46383  
Telephone 219-462-5104