

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2016 019342

2016 MAR 29 AM 10: 20

MICHAEL B. BROWN  
RECORDER

State of Indiana

FHA Case No.: 156-033927

**SPECIAL WARRANTY DEED**

THIS INDENTURE WITNESSETH: Secretary of Housing and Urban Development 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:

Lulu Zhao

(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: Lot 27, in Block 1, in Avondale, in the City of Hammond, as per plat thereof, recorded in Plat book 20, Page 7, in the Office of the Recorder of Lake County.

As per the Legal Description and made a part hereof by this reference

Parcel Number: 45-07-09-354-006.000-023

Property Address: 7221 Schneider Ave., Hammond, IN 46323

Tax Mailing Address: 7051 Schneider Ave. Hammond, IN 46323

Grantee Address: 7051 Schneider Ave., Hammond, IN 46323

THIS DEED IS NOT TO BE EFFECTIVE UNTIL



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.

**FIDELITY NATIONAL  
TITLE COMPANY**

HUD160129

Fidelity - Highland  
HUD160129

DULY ENTERED FOR TAXATION SUBJECT  
FINAL ACCEPTANCE FOR TRANSFER

HUD160129  
MAR 23 2016

JOHN E. PETALAS  
LAKE COUNTY AUDITOR

21272

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 Acknowledgment:

X *Lulu Zhao*

Lulu Zhao



Witnesses:

Asia Harvey  
Asia Harvey

Secretary of Housing and Urban Development

By: [Signature]

Printed Name: Ray Muhammad  
Title: Designated Signatory for

Pemco, Ltd.  
Authorized Agent of the U.S.  
Department of Housing and Urban  
Development



STATE OF GA  
 )  
 ) ss.  
COUNTY OF COB

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Ray Muhammad, a Designated Signatory for Pemco, Ltd., Authorized Agent for the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing the date of 5-14-16 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 by hand and official seal, this 17th day of May, 2016.



**SHARON LEE**  
NOTARY PUBLIC  
COBB COUNTY, GEORGIA  
MY COMMISSION EXPIRES  
JANUARY 21, 2019

NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_  
County of Residence: \_\_\_\_\_

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. (Rose Kuckson)

This instrument was prepared by:  
Timothy R. Kuiper  
Austgen Kuiper Jasaitis, PC  
130 N. Main Street, Crown Point, IN 46307  
Telephone: 219-663-5600