

Monument Title Insurance, Inc. Escrow No. 00013948
When Recorded Mail To:
Chad Zulich
11 West 1930 North
Tooele, UT 84074

SPECIAL WARRANTY DEED

This indenture, Made December 15, 2006 by and between The Secretary of Housing and Urban Development, its successors and assigns, (hereinafter referred to as "Grantor"), 4500 Cherrycreek Drive South, Ste. 1070, Glendale, CO 80246, and

Chad Zulich, A married Man as his sole and seperate property (hereinafter referred to as "Grantee");

Witnesseth: That the said Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) and Other Good and Valuable Considerations in hand paid by the said Grantee (s), the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, convey and confirm unto the Grantee (s) forever the following described tract of land in Tooele, State of UTAH:

Unit No. 2B, of the Fields at Overlake Condominiums, Phase One, together with all improvements located thereon, as said Unit is identified in the Plat of said Development recorded May 14, 1999 as Entry No. 131109, in Book 568, at Page 334 of the Official Records of the Tooele County Recorder, State of Utah, and as identified and described in the Declaration of Condominium of the Fields at Overlake Condominiums, an Expandable Residential Condominium Project, recorded May 14, 1999 as Entry No. 131110, in Book 568, at Page 338 of the Official Records of the Tooele County Recorder, State of Utah.

TOGETHER WITH an undivided interest, and a right and easement of use and enjoyment in and to the Common Area described, as provided for and in the percentage shown, in said Declaration. This conveyance is subject to the provisions of said Declaration, including any amendments thereto. The undivided interest in the Common Area conveyed hereby is subject to modification, from time to time, as provided in the Declaration for Expansion of the Condominium Project.

Tax ID No. 13-011-0-002B

THIS DEED IS NOT TO BE IN EFFECT UNTIL:

December 19, 2006

Being the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701) and The Department of Housing and Urban Development Act (42 U.S.C. 3531.)

And, the said Grantor, for himself and his successors hereby covenants and specially warrants to and with the said Grantee (s), heirs and assigns, that previous to the time of execution of this conveyance, the said Grantor has not conveyed the same estate, or any right, title or interests therein, to any person other than the Grantee (s) and that at the time of execution of this conveyance the said premises are free from encumbrances done, made or suffered by the Grantor, or any person claiming by, through or under him.

Subject to All covenants, restrictions, easements, conditions and rights appearing of record; Subject to taxes for the year 2006 and thereafter; and Subject to any state of facts an accurate survey would show.

In Witness Whereof the undersigned being specifically named pursuant to the delegation of authority published at 70 Federal Register 43, 171 (July 26, 2005) as an authorized agent, has set his/her hand as a principal and/or officer of MCB, Inc., Management and Marketing Contractor of the US Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development.

The Secretary of Housing and Urban Development, Its successors and assigns, By MCB, Inc. pursuant to the delegation of authority published at 70 Federal Register 43, 171 (July 26, 2005) as an authorized agent MCB, Inc.

By: DAVID HUCKEMEYER Its: AUTHORIZED AGENT

State of Colorado)
(ss

County of Arapahoe)

Sworn to and subscribed before me by David Huckemeyer, the Contract Manager (title) of MCB, Management and Marketing Contractor of the US Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, and being specifically named pursuant to the delegation of authority published at 70 Federal Register 43, 171 (July 26, 2005) as an authorized agent, on the 15 day of December, 2006.

Jessica Herrera
NOTARY PUBLIC
STATE OF COLORADO

Commission Expires September 27, 2008

Jessica Herrera
Notary Public
Residing In: Adams County