4/181

THIS INDENTURE WITNESSETH, That Edward J. Derwinski as Secretary of Veterans
Affairs, an Officer of the United States of America, whose address is Department of
Veterans Affairs, Washington, D.C. 20420, CONVEYS AND WARRANTS TO DLJ Mortgage
Capital, Inc., which is incorporated under the laws of the State of Delaware, 140
Broadway, Suite 4700, New York, New York, 10005
for the sum of ten dollars (\$10) and other valuable consideration, the receipt of
which is hereby acknowledged, the following-described property in LAKE
County, Indiana, to wit:

Lot Three (3), Block One (1) Cedarcrest Subdivision as per plat thereof recorded in Book 32, Page 93, in the Recorder's Office Lake County, Indiana

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

MAR 23 1990

Subject to the 1988 to the property payable in 1989, all subsequent taxes; also subject to all public improvement assessments, if any; and also subject to sewer use or sewer service charges, if any FICIAII.

Subject also to all itimitations conditions, convenants, and restrictions, if any, in the chain of title to the property hereby conveyed and also subject to all highways, easements, rights-of-way, use building, building line, plat and zoning restrictions, if any.

Grantor certifies that no Indiana Gross Income Tax is due or payable with respect to the transfer made by this deed.

Grantor warrants the title to said property against the lawful claims of any and all persons claiming or to claim the same or any part thereof by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on this the 23rd day of March , A.D. 1989, has caused this instrument to be signed and sealed in his name and on his behalf by the undersigned Officer, being thereinto duly appointed, qualified, and acting pursuant to Section 212 and 1820 of Title 38 U.S. Code, and sections 36:4342 and 36:4520 of Title 38, Code of Federal Regulations, and who is authorized to execute this instrument.

FRANK H. KUEHN

Ioan Guaranty Officer of the Department of
Veterans Affairs, VA Regional Office,
Indianapolis, IN (317) 226-7810

Before me, the undersigned, a Notary Public in and for said County and State, this date personally appeared Frank H. Kuehn Ioan Guaranty Officer of the Department of Veterans Affairs, an agency of the United States Government, and acknowledged the execution of the foregoing deed.

Witness my hand and notarial seal this 23rd day of March 1989.

My commission expires:

CATHERINE SUE DILLMAN Notary Public MARION County, Indiana

THIS DEED WAS PREPARED BY RANDALL E. PRICE ATTORNEY FOR THE DEPARTMENT OF VETERANS AFFAIRS

STATE OF INDIANA

County of Marion

SEND TAX STATEMENTS TO: Litton Mortgage Servicing Center, 24 Greenway Plaza Suite 712, Houston, Texas, 77046

AMERICAN ASSIGN

) SS:

24 Greenway Plaza,
AMEHICAN ASSIGNMENT SERVICES
50 Main St. 10th. Fl. Suite 1000
White Plains, New York 10606

Return &: