SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That DLJ MORTGAGE CAPITAL, INC. whose address is 140 Broadway, New York, N.Y. 10005, CONVEYS AND WARRANTS TO LITTON MORTGAGE SERVICING CENTER, INC., which is incorporated under the laws of the State of Texas, 24 Greenway Plaza, Houston, Texas 77046, 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 19 IN RIDGEWOOD HEIGHTS ADDITION TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31 PAGE 47 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

Subject to the 1988 taxes due and 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.

Subject also to all limitations, conditions, covenants, 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 titie Cto 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 has caused this instrument to be executed in its name and attested by its July cuthofized officers, and its corporate seal to be hereunto affixed this 3RD day of APRIL, 1989.

ATTEST:

GRANTOR: DLJ MORTGAGE CAPITAL, INC.

NAME: CLAIRE M. POWER

TITLE: ASSISTANT SECRETARY

STATE OF NEW YORK

COUNTY OF NEW YORK

NAME: LAURENCE B. RICHARDSON II TITLE: VICE PRESIDENT

DULY ENTERED FOR TAXATION SUBJECT TO INAL ACCEPTANCE FOR TRANSFER

MAR 23 1990

non this 3RD day of APRIL, 1989, before me, Notery Public in and for said County and State, appeared DI MERTCHE CALL, INC. by LAURENCE B. RICHARDSON, IT its VICE PRESIDENT and CLAIRE M. POWER its ASSISTANT SECRETARY, who acknowledged the execution of the foregoing instrument for and on behalf of said corporation.

SS:

WITNESS my hand and official seal.

(Notarial Seal)

(Ounlified In New York County Condition Expires March 30, 19)

(Commission Expires March 30, 19)

My Commission Expires:

This deed prepared by: KETUL American Assignment Services n: 50 Main Street - Suite 1000 White Plains, NY 10606

(Printed)

My County of Residence

SEND TAX STATEMENTS TO: LITTON MORTGAGE SERVICING CENTER, INC. 24 GREENWAY PLAZA, HOUSTON, TEXAS 77046