

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH THAT Jesse Brown, 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 Bankers Trust Company of California, N.A., not in its individual capacity, but solely as Trustee for Vendee Mortgage Trust 1996-1, a trust established under the laws of the State of New York, with an address of c/o Bankers Trust Company of California, N.A., 3 Park Plaza, Sixteenth Floor, Irvine, California 92714, without recourse, except as provided in a Loan Sale Agreement dated February 1, 1996 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:

The South 12 feet of Lot 29, all of Lot 28, and the North 16 feet of Lot 27, in Indiana Park Addition to Gary, as shown in Plat Book 12, page 18, in Lake County Indiana.

Subject to the 1995 taxes due and payable in 1996, 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 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 28th day of February A.D. 1996, has caused this instrument to be signed and sealed in his name and on his behalf by the undersigned Officer, being thereunto duly appointed, qualified, and acting pursuant to sections 512 and 3720 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.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

MAR 28 1996

SAM ORLICH AUDITOR LAKE COUNTY STATE OF INDIANA)))

COUNTY OF MARION)

SS:

SECRETARY OF VETERANS AFFAIRS

BY: Clifford R. Gregory CLIFFORD R. GREGORY Loan Guaranty Officer, Department of Veterans Affairs VA Regional Office, Indianapolis, IN (317) 226-7810

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Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Clifford R. Gregory, Loan Guaranty Officer of Department of Veterans Affairs, a Department of the United States Government and acknowledged the execution of the foregoing deed.

WITNESS my hand and notarial seal this 28th day of February, 1996

My Commission Expires: August 15, 1998

Peggy Dzier PEGGY DZIER, Notary Public A Resident of MARION County, Indiana

This Deed was prepared by Randall E. Price, Attorney for the Department of Veterans Affairs.

SEND TAX STATEMENTS TO: Boatmen's National Mortgage, Inc. 4041 Knight Arnold Road, Memphis TN 38118, ATTN: Tax Department

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD 96 MAR 28 11 10 AM '96

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