

Mail Tax Bill To: 20042 Lakewood

1210 Benton Lynwood, IL 60411
Gary, Indiana / 46404

TRUSTEE'S DEED

HOLD FOR FIRST AMERICAN TITLE

THIS INDENTURE WITNESSETH that BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT, DATED AS OF JULY 1, 1996, CTS HOME EQUITY LOAN TRUST 1996-1, does hereby grant, bargain, sell and convey to:

OKEKE OKOYE, of Lake County, State of Indiana for and in consideration of the sum of TEN (\$10.00) DOLLARS, and other good and valuable consideration, the receipt of which is hereby acknowledged, the following Real Estate in Lake County, in the State of Indiana, to wit:

LOT 40 IN BLOCK 6 IN AETNA MANOR SECOND SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 28, PAGE 39, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
a/k/a 1210 Benton, Gary, Indiana 46404
Key No. 41-270-40 Unit No. 25

DEC 18 1997

This conveyance is made subject to the following:

1. The terms, covenants, easements, limitations and restrictions contained in any instrument of record affecting the use or occupancy of said real estate;
2. All applicable subdivision, building and zoning laws of the governmental bodies having jurisdiction of the above described realty;
3. Real Estate taxes for the year 1996, payable in 1997 and subsequent years;
4. Roads and highways, streets and alleys;
5. Limitation by fences and/or other established boundary lines;
6. Easements, if any, for established ditches and/or drains.

This Deed is executed pursuant to, and in the exercise of, the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned.

IN WITNESS WHEREOF, the said BANK OF NEW YORK, as Trustee, sets its hand and seal this 4th day of DECEMBER, 1997.

STATE OF New York)
COUNTY OF New York) ss:

BANK OF NEW YORK, as Trustee
Under the Pooling and Servicing
Agreement, Dated as of July 1, 1996,
CTS Home Equity Loan Trust 1996-1
BY: [Signature]

Before me, the undersigned, a Notary Public in and for said County and State, this 4th day of DECEMBER, 1997, personally appeared the within named BANK OF NEW YORK, as Trustee, by FRANKLIN AUSTIN and acknowledged the execution of the foregoing Deed as its free and voluntary act, acting as Trustee.

In Witness Whereof, I have hereunto subscribed my name and affixed my official seal.

My Commission Expire:
County of Residence:

[Signature]
Notary Public

MARILYN O. AUSTIN
Notary Public, State of New York
No. 01AU5022741
Qualified in Queens County
Commission Expires Jan. 18, 1998

This Instrument Prepared By:
JOHN F. HILBRICH #7513-45
HILBRICH, CUNNINGHAM & SCHWERD
2637 - 45th Street
Highland, IN 46322
Phone: (219) 924-2427
*** NO LEGAL OPINION RENDERED ***

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10.00
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