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DECIAL WARRANTY DEED BY CORPORATION

DECEMBER 1000 DECIMAL CONTROL OF THE PROPERTY OF THE

DEED made on November 24th 997, by ASSOCIATES FINANCIAL SERVICES COMPANY, INC., REO Properties Divisions, a corporation organized and existing under the laws of the State of Texas, and duly authorized to transact business in the State of Indiana, having its principal place of business at 300 Decker; Irving, Texas 65062, Grantor, to MELISSA L. MC GURREN, of 1585 Driftwood Drive; Lowell, Indiana 46356.

GRANTOR, in consideration of TEN & NO/100s Dollars (\$10.00) paid by Grantee and for other good and valuable consideration, and pursuant to the authority given by the Board of Directors of the above-entitled corporation, conveys and warrants to grantee that real property located in the County of Lake, State of Indiana, and more particularly described as follows:

LOT 40, WOODLAND MANOR UNIT 1, TO THE TOWN OF LOWELL, AS SHOWN IN PLAT BOOK 41, PAGE 58, IN LAKE COUNTY, INDIANA

Together with all and singular the hereditaments and appurtenances belonging or appertaining to such property, and the reversion and reversions, remainder and remainder rents, issues, and profits of such property, and all the estate, right, title, interest claum, or demand of Grantor in and to such property

TO HAVE AND TO HOLD the above-described real property, to Grantee, is he麻痹 and assigns forever.

Grantor, for itself and its successors, further covenants, promises and agrees with Grantee, its heirs and assigns, that it has not done or suffered to be done anything whereby the property is or may be in any manner encumbered or charged except as set forth in this deed; and covenants further that it will warrant and defend the property against all persons lawfully claiming by, through, or under it, subject to covenants, conditions and restrictions of record.

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This conveyance is further subject to real estate taxes for the year 1996 and subsequent years; covenants, conditions, restrictions and easements of record; and all applicable zoning laws and ordinances.

Permanent Real Estate Index Number: 4-76-10

Address of real estate: 1585 DRIFTWOOD DRIVE: LOWELL, INDIANA 46356

In Witness Whereof, Grantor has caused its corporate seal to be affixed, and this instrument to be signed by its duly authorized VICE President and attested by its ASST. SECRETARY, on the date above written.

ASSOCIATES FINANCIAL SERVICES COMPANY, INC., REO Properties Division

BY: WilduTh

VICE President

ATTEST:

D.K. LOWDER,

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Secretary

[corporate seal]

Attest: D.K. TOWDER

ASSISTA

Secretary

PREPARED BY: THOMAS A. APPEL, ATTORNEY WITH APPEL + APPEL, LTD.

STATE OF TEXAS COUNTY OF DALLAS CYNTHIA FISHER , a Notary Public in and for the above County and State, DO HEREBY CERTIFY that s. HILDRETH, VICE PRESIDENT personally known to me to be the President of the corporation which is the Grantor, and personally known to me to be the Secretary of the corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they had signed and delivered the instrument as their free and voluntary act, and as the free and voluntary act of the corporation, for the uses and purposes set forth therein. GIVEN UNDER MY HAND AND OFFICIAL SEAL this 24th day of November, 1997. NOTARY PUBLIC State of Texas Comm. Exp. 06-17-2001 THIS INSTRUMENT PREPARED BY AND MAIL DEED TO: THOMAS A. APPEL, Attorney; 18607 Torrence Avenue - Suite 2A; Lansing, Illinois 60438.

SEND SUBSEQUENT TAX BILLS TO: Melissa L. McGurren; 1585 Driftwood Drive; Lowell,

Indiana 46356