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STATE OF INDIANA
LAKE COUNTY
RECORDS & DEEDS

99 JUN - 1 1998

5315 **Mail Tax Bill To:**
5325 W. 4th Avenue
Gary, Indiana 46406

TRUSTEE'S DEED

HOLD FOR FIRST AMERICAN TITLE

THIS INDENTURE WITNESSETH that THE 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, of KINGS County, in the State of NEW YORK does hereby grant, bargain, sell and convey to:

IRENE YANDERS, 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:

LOTS 18 AND 19 IN BLOCK 4 IN GRAND CALUMET ADDITION TO GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 16 PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

a/k/a 5325 W. 4th Avenue, Gary, Indiana 46406

Key No. 43-318-18 Unit #25

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 1997, payable in 1998 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 THE 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, sets its hand and seal this 21 day of MAY, 1998.

THE 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: 

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

JUN 01 1998

SAM ORLICH
AUDITOR LAKE COUNTY

12.00
cm

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FA 24252

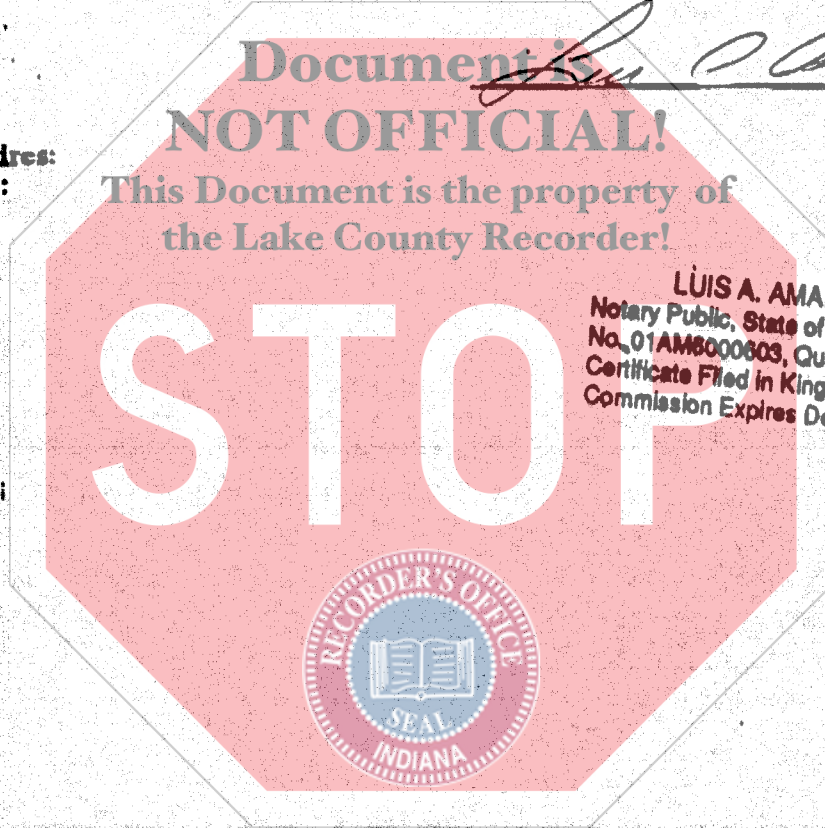
STATE OF New York }
COUNTY OF Kings } ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 21 day of MAY, 1998, personally appeared the within named **THE 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 Frank Austin, AVE 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.

Document 100 
(Notary Public)

My Commission Expires:
County of Residence:



NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!

LUIS A. AMADOR JR.
Notary Public, State of New York
No. 01AM8000603, Qual. in Kings Co.
Certificate Filed in Kings County
Commission Expires Dec. 22, 1999

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 *****