

VA#: NAME: Willie C. Gavin
NBMCH#: 0102727435 PROP: 1136 Idaho
Gary, IN 46403

WARRANTY DEED

THIS INDENTURE WITNESSETH THAT Bankers Trust Company of California, N.A., not in its individual capacity but solely as Trustee, or its successors and assigns, on behalf of Vendee Mortgage Trust 1996-3, whose address is 3 Park Plaza, Sixteenth floor, Irvine, CA 92714, CONVEYS AND WARRANTS to Willie C. Gavin, for and in consideration of the sum of Ten and 00/100 Dollars (\$10.00) and other valuable consideration the receipt whereof is hereby acknowledged, the following described property situated in the County of Lake, Indiana, to-wit:

LOTS 33 AND 34, BLOCK 4, AETNA SECURITIES COMPANY'S FIRST SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 20, PAGE 20, IN LAKE COUNTY, INDIANA.

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 23rd day of July, 1998, has caused this instrument to be signed and sealed on the Grantor's behalf by the undersigned, being thereunto duly appointed and qualified, and who is authorized to execute this instrument.

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BANKERS TRUST COMPANY OF CALIFORNIA, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR:

VENDEE MORTGAGE TRUST 1996-3

Signed, Sealed and Delivered in the presence of:

Rhonda Stades
Vanita D.

By: *Yolanda Burnley*
Yolanda Burnley, Assistant Secretary
Attorney-in-Fact

Pursuant to the Limited Power of Attorney dated May 26, 1994 and recorded June 30, 1994, under Instrument No. 1975, Book 9404 and Page 7932 in the Lake County, Indiana Register's Office.

98 SEP 9 AM 11:01

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

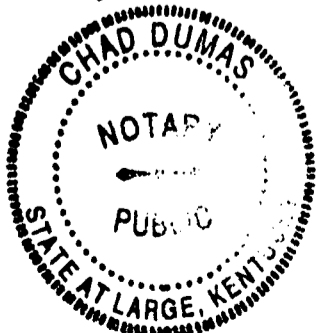
STATE OF: KENTUCKY
COUNTY OF: JEFFERSON

SEP 9 1998

SAM ORLICH
CLERK LAKE COUNTY

On this date, before me the undersigned, personally appeared Yolanda Burnley, with whom I am personally acquainted, and who, upon oath, acknowledged her/himself to be the Attorney-in-Fact of Bankers Trust Company of California, N.A., not in its individual capacity, but solely as Trustee, or its successors and assigns, on behalf of Vendee Mortgage Trust 1996-3, the within named bargainor, a trust, and that s/he as such Attorney-in-Fact being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the trust by her/himself as Attorney-in-Fact.

WITNESS my hand and seal at office in Louisville, Ky. this the 23rd day of July, 1998.



Chad Dumas
Notary Public
Chad Dumas
Notary Public, State at Large, KY
My Commission Expires 6-19-01

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