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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

LIMITED WARRANTY DEED

THIS INDENTURE WITNESSETH that HomeSide Lending, Inc. ("GRANTOR") a corporation organized under and by virtue of the laws of the State of Florida and authorized to do business in the State of Indiana, GRANTS AND CONVEYS TO: THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS SUCCESSORS AND ASSIGNS, of 151 North Delaware, Indianapolis, Indiana 46204, Attention: Single Family Real Estate Owned Branch, for the sum of ONE DOLLAR (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit:

Lot 27 in Morningside Addition to Gary, as per plat thereof, recorded in Plat Book 12 page 36, in the Office of the Recorder of Lake County, Indiana

Tax ID Number 25-46-0050-0027

Commonly known as: 105 Morningside Ave.
Gary, IN 46408

Return to:
UNTERBERG & ASSOCIATES, P.C.
108 East 90th Drive
Merrillville, IN 46410

Subject to the taxes for the year 1998 due and payable in 1999 and thereafter; Subject to special assessments, if any, now due or to become due; and Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty.

The Grantor herein warrants the title to the hereinbefore described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.

Grantor, by and through the undersigned officers, certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this Deed.

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

AUG 3 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

THIS DOCUMENT IS THE DIRECT
RESULT OF A FORECLOSURE OR
EXPRESS THREAT OF FORECLOSURE
AND EXEMPT FROM PUBLIC LAW
63-1993 SEC. 2(3).

12.00
PK
029227

000297

IN WITNESS WHEREOF, the said HomeSide Lending, Inc. has caused these presents to be signed by its Vice President and its Corporate Seal to be hereunto affixed, attested by its Asst. Secretary this 9th day of April, 1999.

HomeSide Lending, Inc.
By: Jennifer Herrera
Printed Name and Office

Attest: Tracy Crawford
Printed Name and Office

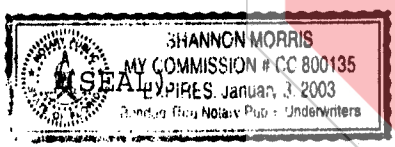
CORPORATE SEAL



STATE OF Florida
COUNTY OF Duval

Before me, a Notary Public in and for said County and State, personally appeared Jennifer Herrera the Vice President and Tracy Crawford the Asst. Secretary, respectively, of HomeSide Lending, Inc. who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 9th day of April, 1999.



Shannon Morris
Notary Public
SHANNON MORRIS
Printed Name

My Commission Expires: 1/3/03
County of Residence: Duval

Instrument Prepared by and Mail to:
Unterberg & Associates, P.C.
108 East 90th Drive
Merrillville, Indiana 46410
(219) 736-5579
98-01746

Tax Statements To:
Secretary of Housing and Urban Development
Attn: Single Family Real Estate Owned Branch
151 N. Delaware Street
Indianapolis, IN 46204
FHA CASE # 151-4945255-729
Servicer: HomeSide Lending, Inc. Servicer Loan # 15035793