

INdeedLtdCorp (5/99)

Account No. 031307370202333

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FILED FOR RECORD
99 SEP - DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

SPECIAL WARRANTY DEED

AUG 31 1999

State of INDIANA

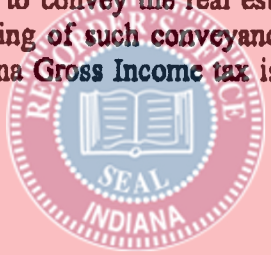
PETER BENJAMIN
LAKE COUNTY AUDITOR

County of LAKE

THIS INDENTURE WITNESSETH, THAT ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD CONSUMER FINANCE COMPANY, INC., a corporation organized under the laws of the state of New York (herein called "GRANTOR"), whose mailing address is 300 Decker Drive, Suite 300, Irving, Texas 75062, for and in consideration of THIRTY THREE THOUSAND DOLLARS AND NO CENTS (\$33,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto CESAR E. GRADOS (herein, whether one or more, called "GRANTEE"), who reside(s) in LAKE, INDIANA, and whose mailing address is 6146 SOUTH ALEXANDER AVENUE, HAMMOND, INDIANA 46323, all that certain real property situated in LAKE County, INDIANA, and more particularly described on EXHIBIT A attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights an appurtenances thereto in any wise belonging, unto the said GRANTEE, his heirs or successors and assigns forever, subject to, and excepting, current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record, AND GRANTOR does hereby specially warrant that said premises are free of any encumbrance made or suffered by said GRANTOR excepting those referred to above, and GRANTOR and its successors shall warrant and defend the same to said GRANTEE, his heirs or successors and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, by through or under GRANTOR, but not otherwise.

The undersigned persons executing this deed on behalf of GRANTOR represent and certify that they are duly elected officers of GRANTOR and have been fully empowered, by proper resolution of the Board of Directors of GRANTOR, to execute and deliver this deed; that GRANTOR has full corporate capacity to convey the real estate described herein; and that all necessary corporate action for the making of such conveyance has been taken and done. The undersigned further states that no Indiana Gross Income tax is due or payable in respect to the transfer made by this deed.



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30TH IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this day of July, 1999.

ASSOCIATES HOME EQUITY SERVICES, INC.
F.I.C./A Ford Consumer Finance Company, Inc.

(Affix Seal)

By M. E. Percy L.S.
M. E. Percy,
Vice President

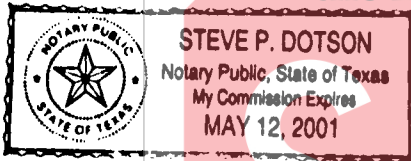
By Steve Mangiafico L.S.
Steve Mangiafico,
Assistant Secretary

State of Texas

County of Dallas

Before me, a Notary Public in and for said County and State, personally appeared M. E. Percy and Steve Mangiafico, the Vice President and Assistant Secretary, respectively, of ASSOCIATES HOME EQUITY SERVICES, 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 30TH day of July, 1999.



Steve P. Dotson
Notary Public
Residing in Dallas County, Texas

This instrument was prepared by:
Eldon L. Youngblood, Attorney at Law
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue
Suite 4100
Dallas, Texas 75201

Send tax statements to:
Cesar E. Grados
6146 S. Alexander Ave.
Hammond, IN 46323

Return recorded instrument to:
Cesar E. Grados
6146 S. Alexander Ave.
Hammond, IN 46323



EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LOT NUMBERED 18, BLOCK NUMBERED 3, SUBDIVISION OF PART LYING EAST OF THE CHICAGO, INDIANA AND SOUTHERN RAILROAD OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN THE CITY OF HAMMOND, LAKE COUNTY, INDIANA, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE 24, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

