

SPECIAL LIMITED WARRANTY DEED (BARGAIN & SALE DEED)

THIS INDENTURE made September 23rd, 1999
BETWEEN

The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series #1997-B
Grantor

and

Johnnie Evans

Grantee,

990627900
OCT 06 1999
Series #1997-B
DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE OR TRANSFER.

PETER BENJAMIN
LAKE COUNTY AUDITOR

WITNESSETH that the Grantor, in consideration of ONE AND 00/100 DOLLARS (\$1.00) lawful money of the United States, and other good and valuable consideration paid by the Grantee, does hereby grant and release unto the Grantee, the heirs or successors and assigns of the Grantee forever,

LEGAL DESCRIPTION: Lot 21, except the West 62.0 feet thereof, in Block 42 in Gary Lake Company's First Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 6, page 15, in the Office of the Recorder of Lake County, Indiana.

KEY NO. 44-42-21, Unit No. 25
TAX MAILING ADDRESS: 776 Carolina Street, Gary, IN 46402

By accepting this Special Warranty Deed, Grantee acknowledges that he has had adequate opportunity to inspect the property conveyed herein as well as all improvements located thereon. Except as specifically set forth in this Special Warranty Deed this conveyance is made without warranty or representation, either express or implied and is on an "AS IS" and "WHERE IS" basis.

TOGETHER with the appurtenances and all the estate and rights of the Grantor in and to said premises, TO HAVE AND TO HOLD the premises herein granted unto the Grantee, the heirs or successors and assigns of the grantee forever. AND the said grantor covenants that the grantor has not done or suffered anything whereby the said premises have been encumbered in any way whatever. This deed is subject to the trust provisions of Section 13 of the Lien Law.

The words "grantor" and "grantee" shall be construed to read in the plural whenever the sense of this deed so requires.

IN WITNESS WHEREOF, the Grantor has executed this deed the day and year first above written.

In Presence of The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series #1997-B

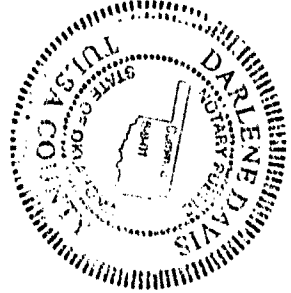
BY: RAK
Title: Randall Brown Attorney-In-Fact

STATE OF Oklahoma, COUNTY OF Tulsa SS:

On September 23rd 1999, before me personally came Randall Brown to me known, who, being by me duly sworn, did depose and say that deponent has offices located at Tulsa, Oklahoma, deponent is Attorney-In-Fact of The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series #1997-B, the corporation described in and which executed, the foregoing instrument, deponent knows the seal of said corporation, that the seal affixed to said instrument is such corporate seal, that it was so affixed by order of the Board of Directors of said corporation, deponent signed deponent's name thereto by like order.

Darlene B. Davis
NOTARY PUBLIC

This instrument prepared by MARK A. PSIMOS, 9219 Broadway, Merrillville, Indiana, Attorney at Law (No legal opinion given or rendered)



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F29222A HOLD FOR FIRST AMERICAN TITLE
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Carolina

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