

Account No. 031307370202600

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.
RECORDED

SPECIAL WARRANTY DEED

OCT 27 1999

State of INDIANA

**PETER BENJAMIN
LAKE COUNTY AUDITOR**

County of LAKE

THIS INDENTURE WITNESSETH, THAT ASSOCIATES HOME EQUITY SERVICES, INC., a corporation organized under the laws of the state of New York, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of TEN DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION, to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto BRIAN R. ROYE, herein, whether one or more, called "GRANTEE", who reside(s) in LAKE County, INDIANA, and whose mailing address is 931 W. GLEN PARK AVENUE, APT. 305, GRIFFITH, INDIANA 46319-3611, all that certain real property situated in LAKE County, INDIANA, and more particularly described as follows:

SITUATE IN LAKE COUNTY, INDIANA

APARTMENT UNIT 305 IN THE BUILDING KNOWN AS 931 WEST GLEN PARK AVE., GRIFFITH, INDIANA, IN FOUNTAINHEAD HORIZONTAL PROPERTY REGIME, AS PER DECLARATION RECORDED JULY 8, 1982 AS DOCUMENT NO. 673971 AS AMENDED BY INSTRUMENT RECORDED AUGUST 26, 1982 AS DOCUMENT NO. 679101 AND SECOND AMENDMENT RECORDED APRIL 22, 1983 AS DOCUMENT NO. 705568, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON, AND LIMITED COMMON AREAS AND FACILITIES APPERTAINING TO SAID CONDOMINIUM UNIT.

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

001863

14.00
8064

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.

IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this 17TH day of September, 1999.

ASSOCIATES HOME EQUITY SERVICES, INC.

(Affix Seal)

By M. E. Percy L.S.

M. E. Percy,
Vice President

This Document is the property of
the Lake County Recorder!

By Steve Mangiafico L.S.

Steve Mangiafico,
Assistant Secretary

State of TEXAS

County of DALLAS

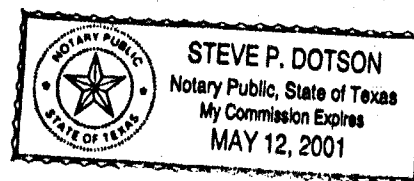
Before me, a Notary Public in and for said County and State, personally appeared M. E. Percy and Steve Mangiafico, the Vice President and Assistant Secretary, respectively, of ASSOCIATES HOME EQUITY SERVICES, INC., who acknowledged execution of the foregoing Deed for and on behalf of said GRANTOR, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS MY HAND and Notarial Seal this 17TH day of September, 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



State of TEXAS

County of DALLAS

I hereby certify that no gross income tax is due on the transfer of the interest in the real estate evidenced by the foregoing Special Warranty Deed.

AFFIANT:

M.E. Peary
M.E. PEARY
(Type name of Affiant)

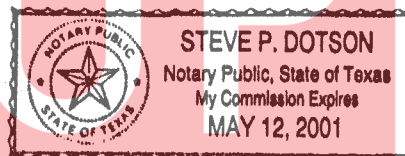
Subscribed and sworn before me this 17TH day of September, 1999.
This document is the property of the Lake County Recorder!

Steve P. Dotson
Notary Public

Send tax statements to:
BRIAN R. ROYE
931 W. GLEN PARK AVENUE, APT. 305
GRIFFITH, INDIANA 46319-3611

Grantee's mailing address is:
BRIAN R. ROYE
931 W. GLEN PARK AVENUE, APT. 305
GRIFFITH, INDIANA 46319-3611

Return Recorded
Instrument to:
BRIAN R. ROYE
931 W. GLEN PARK AVENUE, APT. 305
GRIFFITH, INDIANA 46319-3611



*Equisw Title Corp
6515 E. 82nd St.
Ste. 108
Indianapolis, In. 46250*