

Account No. 0322355-01133800

STATE OF INDIANA
LAKE COUNTY
FILED

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NATIONS TITLE AGENCY
OF INDIANA, INC.
1911 W. 45th STREET
GRIFFITH, IN 46319

SPECIAL WARRANTY DEED

State of INDIANA

County of LAKE

Key #
25-41-0089-001

THIS INDENTURE WITNESSETH, THAT ASSOCIATES FINANCIAL SERVICES COMPANY OF INDIANA, INC., a corporation organized under the laws of the State of Indiana, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of FORTY THREE THOUSAND DOLLARS AND NO CENTS (\$43,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto WANDA SMITH BETHEA herein, whether one or more, called "GRANTEE", who reside(s) in LAKE County, INDIANA, and whose mailing address is 1500 TOMPKINS STREET, GARY, INDIANA 46406-2351, all that certain real property situated in LAKE County, INDIANA, and more particularly described as follows:

LOTS ONE (1) AND TWO (2), BLOCK FOUR (4), HENRY A. BOORSE'S FIRST ADDITION TO IVANHOE IN THE CITY OF GARY.

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, her 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, her 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.

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TAXATION

FEB 07 2000

00276


PETER BENJAMIN
LAKE COUNTY AUDITOR


U#
108130.
18.00
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Nations

IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this
_____ day of December, 1999.

ASSOCIATES FINANCIAL SERVICES
COMPANY OF INDIANA, INC.

(Affix Seal)

By  L.S.
D. K. Lowder,
Vice President

By  L.S.
Steve Mangiafico,
Assistant Secretary

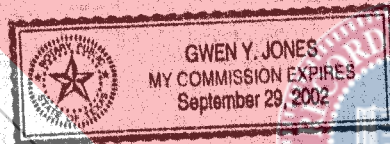
State of TEXAS

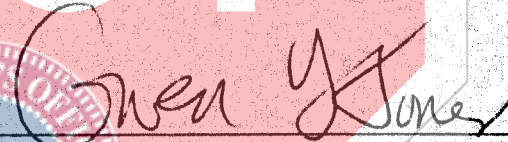
County of DALLAS

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the Lake County Recorder!

Before me, a Notary Public in and for said County and State, personally appeared D. K. Lowder and Steve Mangiafico, the Vice President and Assistant Secretary, respectively, of ASSOCIATES FINANCIAL SERVICES COMPANY OF INDIANA, 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 _____ day of December, 1999.




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.

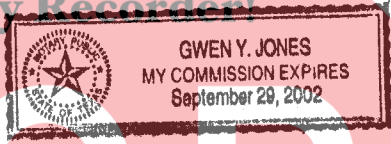
AFFIANT:

PKL

(Type name of Affiant)

Subscribed and sworn before me this _____ day of December, 1999.

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Gwen Y. Jones
Notary Public



Send tax statements to:
ESTHER COLBERT
1500 TOMPKINS STREET
GARY, INDIANA 46406-2351

Grantee's mailing address is:
ESTHER COLBERT
1500 TOMPKINS STREET
GARY, INDIANA 46406-2351

Return Recorded Instrument to:
ESTHER COLBERT
1500 TOMPKINS STREET
GARY, INDIANA 46406-2351

