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STATE OF INDIANA ... EU FOR TAXATION SL CEPTANCE FOR TRANSFER FEB 29, 2000

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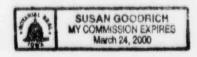
SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: that Principal Residential Mortgage, Inc., an lower
Corporation, with Home Offices at 711 High Street, Des Moines, Iowa, in consideration of the sum of
Ten Dollars (\$10.00) and other good and valuable consideration in hand paid by the Federal
Home Loan Mortgage Corporation,
the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey unto the
said Federal Home Loan Mortgage Corporation, its successors in office and assigns, the
following described premises situated in the County of Lake , State
of Indiana, to-wit:
LOT 1 IN HALFMAN ESTATES, IN THE TOWN OF MERRILLVILLE, AS PER PLAT
THEREOF, RECORDED DECEMBER 27, 1995 IN PLAT BOOK 79 PAGE 76, IN
THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
The second of th
Dissipal Decidential Madages, Inc. does beach, assessed to seemed and defend the cold
Principal Residential Mortgage, Inc. does hereby covenant to warrant and defend the said
premises unto the said Federal Home Loan Mortgage Corp., its successors in office and
assigns, against the lawful claims of all persons whomsoever claiming by, through or under it.
Grantor certifies under oath that no Indiana Gross Income Tax is due or payable with respect to the
transfer of title made by this death TOTAL A T

IN WITNESS WHEREOff said Principal Residential Mortgage, Inc. has caused these presents to be executed by its duty authorized officers and its corporate seal hereto affixed this 18th February 2000 he Lake County Recorder. NMONOMO NATTEST: PRINCIPAL RESIDENTIAL MORTGAGE, INC. A. Hummel, Vice Pres. & Sec. Default Adm. A. W. Jackson, Vice Pres. &Sec. Compliance & Gov't. Issues STATE OF IOWA COUNTY OF POLK

Before me, a Notary Public, on this day personally appeared E. A. Hummel , known to me to A. W. Jackson WOLA and. be the persons whose names are subscribed to the foregoing instrument, and known to me to be the Vice Pres. & Sec. Default Adm. and Vice Pres. & Sec. Compliance & Gov't. Issues of Principal Residential Mortgage, Inc., a corporation, and acknowledged to me that they executed said instrument for the purposes and consideration therein expressed, and as the act of said corporation, and futher stated under oath that the statement herein contained pertaining to Indiana Gross Income Tax is true.

Given under my hand and seal of office this __18th __day of February XX9 2000



Notary Public in and for Polk County, Iowa

This deed was prepared by: Stephen G. Gallaher, Counsel, Principal Residential Mortgage, Inc., 711 High Street, Des Moines, Iowa 50392.

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IAWYERS TITLE INS. CORP. 66445 ONE PROFESSIONAL CENTER

SUITE 215

1192805-8

CERTIFICATE

Davis 4/380-27838

STATE OF IOWA) ss COUNTY OF POLK)

I, Jeffrey M. Pierick, do hereby certify that I am the duly elected and qualified Assistant Corporate Secretary of Principal Residential Mortgage, Inc., a corporation created and existing under the laws of the State of Iowa, with its principal place of business at The Principal Financial Group, Des Moines, Iowa 50392, and that as said Assistant Corporate Secretary I am familiar with and have access to the corporate seal and records of Principal Residential Mortgage, Inc.

I further certify that

E. A. Hummel

is the duly elected and qualified

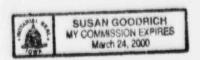
Vice Pres. & Sec. De faul CAdm. Of Principal Residential Mortgage,
Inc., and that the named officer was and is duly authorized to execute certain instruments on behalf of said corporation by virtue of Resolution Number 00051 duly adopted by the Board of Directors of Principal Residential Mortgage, Inc. on December 14, 1993, which Resolution is as follows:

"RESOLVED, that unless otherwise provided by Board of Directors of Executive Committee resolution, any one of the following officers: the Chairman of the Board, the President, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, any Assistant Vice President, any Director, any Associate Director, any Assistant Director, the Chief Underwriter, the Treasurer, any Associate Treasurer, any Assistant Treasurer, the Corporate Secretary, any Associate Corporate Secretary, any Assistant Corporate Secretary, or any Counsel shall have the power to execute, or to appoint an attorney or attorneys in fact to execute, on behalf of the Company, conveyances or leases of land, oil, gas, mineral or other property rights; easements; subordination agreements; substitution of trustees; assignments and releases of mortgages, trust deeds and other encumbrances; powers of attorney in connection with the foreclosure of mortgages and trust deeds; any and all other instruments affecting or in any manner relating to real estate, or any otherest therein or lien thereon owned by the Company; provided, however, that any officer having the cide of Chief Financial Officer or Controller is not authorized to act pursuant to this resolution."

I further certify that the above is a true and correct copy of Resolution Number 00051 of Principal Residential Mortgage, Inc., and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed to this certificate is the corporate seal of said corporation.

day of	WITNESS my hand February	and the seal of Principal Residential Mortgage, Inc. this18th
[Corporate	e Seal]	Jeffrey M. Pierick, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.

Subscribed and sworn to before me this 18th day of February, 2000 by Jeffrey M. Pierick, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.



Notary Public in and for the State of Iowa

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