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**SPECIAL WARRANTY DEED**

SCOTT W. CARTER

THIS INDENTURE WITNESSETH, that Harris Trust and Savings Bank, As Trustee under the Pooling and Servicing Agreement dated August 23, 1996 for CityScape Home Equity Loan Trust 1996-3 (hereafter referred to as "Grantor"), CONVEYS AND WARRANTS to Daniel Addison, an adult, (hereafter referred to as "Grantee"), of Lake County, in the State of Indiana, for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 530 in Northgate 9<sup>th</sup> Addition to the Town of Dyer, as Per Plat Thereof, Recorded in Plat Book 44, Page 17, in the Office of the Recorder of Lake County, Indiana. (hereafter "Real Estate").

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as 711 205<sup>th</sup> Place, Dyer, Indiana 46311. Tax bills should be sent to Grantee at such address unless otherwise indicated on the back.

THIS CONVEYANCE IS NOT SUBJECT TO THE PAYMENT OF INDIANA CORPORATE GROSS INCOME TAX.

The undersigned person executing this deed on behalf of Grantor represents and certifies that they are duly authorized and fully empowered to execute and deliver this deed as the Vice President (title) of Quen Federal Bank FSB (Company).

This Deed is executed by \_\_\_\_\_ as Attorney in Fact for \_\_\_\_\_, pursuant to a Power of Attorney dated \_\_\_\_\_, as Instrument Number \_\_\_\_\_, which said Power of Attorney remains unrevoked and of full force and effect as of date of execution hereof.

Grantor, for itself and its heirs, executors and administrators, does hereby covenant with Grantee, his heirs and assigns, that Grantor, has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged, or incumbered in any manner whatsoever; and Grantor will forever warrant and defend the title to the above granted premises against all persons lawfully claiming the same from, through or under Grantor.

IN WITNESS WHEREOF, Grantor has executed this deed this 25 day of FEBRUARY, 2000

Harris Trust and Savings Bank, As Trustee under the Pooling and Servicing Agreement dated August 23, 1996 for CityScape Home Equity Loan Trust 1996-3.

By: [Signature] (name)  
SCOTT W. ANDERSON (title)  
Vice President (Company)



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

MAR 06 2000

STATE OF Florida )  
 )SS:  
COUNTY OF Palm Beach )

PETER BENJAMIN  
LAKE COUNTY AUDITOR

Before me a Notary Public in and for said County and State, personally appeared Scott W. Anderson (name), Vice President (title) of Quen Federal Bank FSB as attorney in fact (Company) who acknowledged the execution of the foregoing Deed for an on behalf of said Grantor, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this 25 day of February, 2000.

My Commission Expires: 8/8/2003

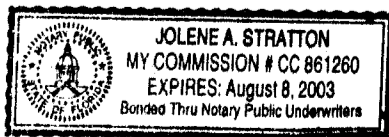
[Signature] : 617  
Notary Public

Residing in Palm Beach County

JOLENE A. STRATTON

Printed Name

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana  
Return deed and tax statements to Daniel Addison, 711 205<sup>th</sup> Place, Dyer, Indiana 46311.



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E.P.  
\$ 14.00  
# 2480