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**SPECIAL WARRANTY DEED**

NOTARY PUBLIC  
RECORDED

THIS INDENTURE WITNESSETH, That The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-2, under the Pooling and Servicing Agreement dated as of March 1, 1997, by Citifinancial Mortgage Company as Attorney in Fact, ("Grantor"), grants, conveys, bargains and sells to Eric Schreiber & Adrienne Schreiber, Husband and Wife, of Lake County ("Grantee"), 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, State of Indiana:

Lot 11, Subdivision of Block 2, Gostlin, Meyn and Hastings, Inc. Summer Street Addition as shown in Plat Book 17, Page 14, Lake County, Indiana.

Address commonly known as: 1440 Sherman Drive  
Hammond, Indiana 46320

Subject to any and all easements and other matters of record; subject to the lien for real property taxes not delinquent; and subject to rights of way for roads and such matters as delinquent; and subject to rights of way for roads and such matters as would be disclosed by an accurate survey and inspection of the real estate.

Grantor, as its sole warranty herein warrants to Grantee and its successors and assigns, that Grantor will forever defend title to the Real Estate (subject, however, to the foregoing exceptions) against the claims of all persons claiming, by through, or under Grantor, but against none other, which claims are based upon matters occurring subsequent to Grantor's acquisition of the Real Estate.

Grantor without warranting the existence of any such rights, also quitclaims to Grantee any right Grantor may possess with respect to any representation, warranty, including warranties of title, covenant or other obligation running to Grantor and touching and concerning the Real Estate.

The undersigned person executing this deed on behalf of Grantor represents and certifies that he is an authorized agent of Grantor and has been fully empowered to

DULY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

MAY 04 2000

PETER BENJAMIN  
LAKE COUNTY AUDITOR

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execute and deliver this deed; that Grantor has full capacity to convey the real estate described herein; and that all necessary action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 17 day of April, 2000.

GRANTOR: The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-2, under the Pooling and Servicing Agreement dated as of March 1, 1997, by Citifinancial Mortgage Company as Attorney in Fact.

BY: [Signature]

PRINTED: Regina Rivard

TITLE: Vice Pres.

STATE OF Florida

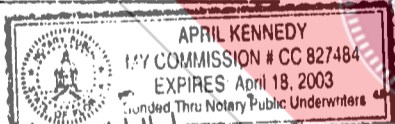
COUNTY OF Hillsborough

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Before me the undersigned, a Notary Public in and for said county and State, personally appeared Regina Rivard, on behalf of The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Owner Trust 1997-2, under the Pooling and Servicing Agreement dated as of March 1, 1997, by Citifinancial Mortgage Company as Attorney in Fact, who acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of such Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 6 day of April, 2000.

My Commission Expires: 4-18-2003



Resident of Hillsborough County.



[Signature]  
Notary Public  
April Kennedy  
Printed

This instrument was prepared by Candace L. Broady, Attorney at Law. Batties & Associates, 155 E. Market St., Suite 865, Indianapolis, IN 46204.  
Send tax bills to: 415 High Level St. Hammond, IN 46320  
After recording, return deed to: 65703 S US 31 #6 Dupps, 46227