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Account No. 030237950205825

STATE OF INDIANA
LAKE COUNTY
FILED

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MORRIS W. CARTER
RECORDER

SPECIAL WARRANTY DEED

State of INDIANA

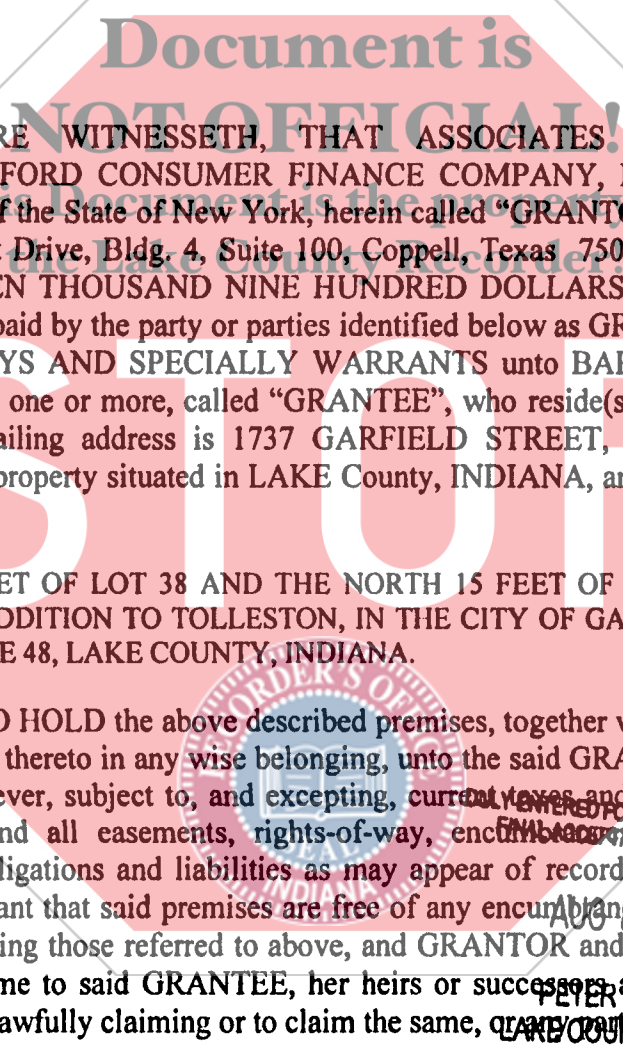
County of LAKE

THIS INDENTURE WITNESSETH, THAT ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD CONSUMER FINANCE COMPANY, 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 NINETEEN THOUSAND NINE HUNDRED DOLLARS AND NO CENTS (\$19,900.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto BARBARA BONNER-MURPHY, herein, whether one or more, called "GRANTEE", who reside(s) in LAKE County, INDIANA, and whose mailing address is 1737 GARFIELD STREET, GARY, INDIANA 46408, all that certain real property situated in LAKE County, INDIANA, and more particularly described as follows:

THE SOUTH 15 FEET OF LOT 38 AND THE NORTH 15 FEET OF LOT 37, BLOCK 2, CENTRAL PARK ADDITION TO TOLLESTON, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 2, PAGE 48, LAKE COUNTY, INDIANA.

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 and other assessments, conditions, restrictions, obligations and liabilities as may appear of record, AND GRANTOR does hereby specially warrant that said premises are free of any encumbrance now 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, 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.



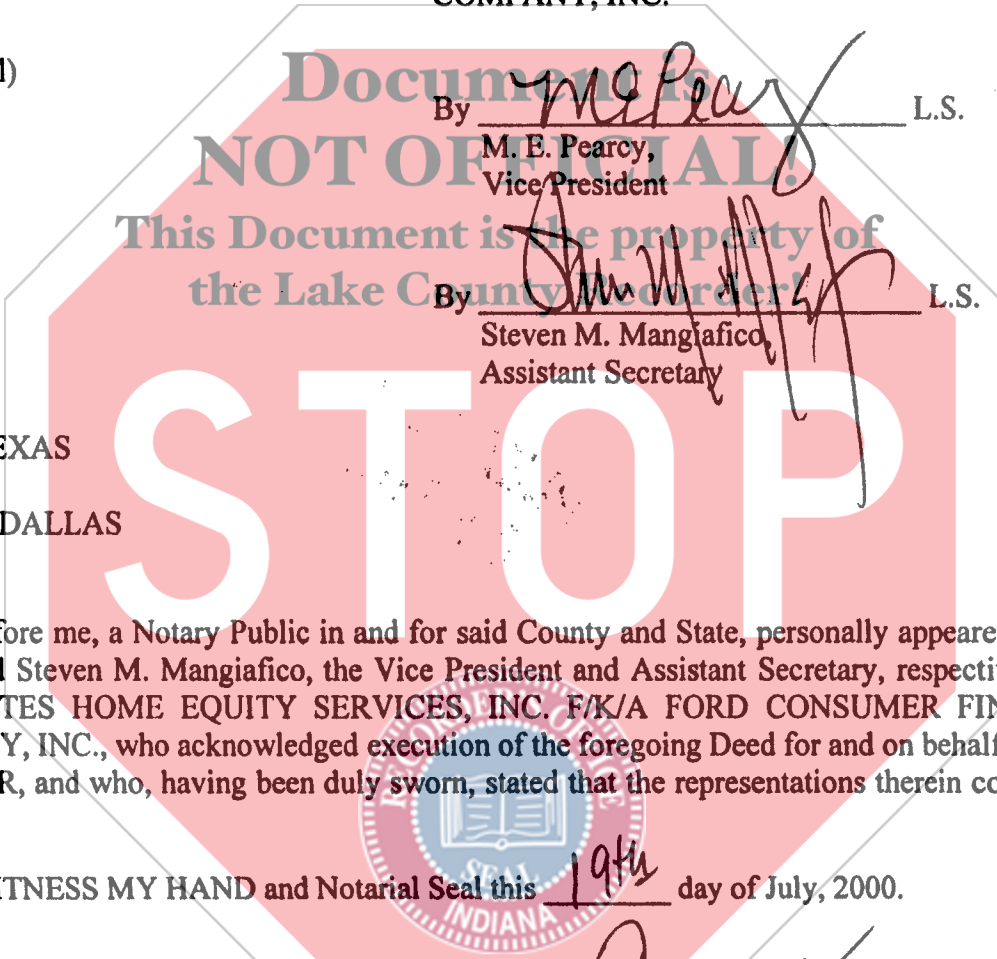
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21st IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this day of July, 2000.

ASSOCIATES HOME EQUITY SERVICES, INC.
F/K/A FORD CONSUMER FINANCE
COMPANY, INC.

(Affix Seal)



By [Signature] L.S.
M. E. Percy,
Vice President

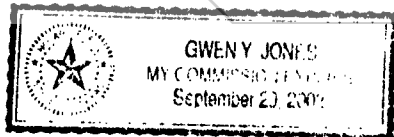
By [Signature] L.S.
Steven M. Mangiafico,
Assistant Secretary

State of TEXAS

County of DALLAS

Before me, a Notary Public in and for said County and State, personally appeared M. E. Percy and Steven M. Mangiafico, the Vice President and Assistant Secretary, respectively, of ASSOCIATES HOME EQUITY SERVICES, INC. F/K/A FORD CONSUMER FINANCE COMPANY, 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 19th day of July, 2000.



[Signature]
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

Send tax statements to: 1737 Garfield St., Gary, In 46408
Return Recorded Dist. to: 5703 S. US 31 #6, Indpls 46227

