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2002 010812

Tax Bills to: 29
1544 45th St.
Munster, IN 46321

06024175-731

CORPORATE SPECIAL WARRANTY DEED

Parcel Number(s): 36-491-11 Unit 26

THIS INDENTURE WITNESSETH, That Bank of New York, as Trustee, c/o Countrywide Home Loans, Inc., 7150 Corporate Dr, Plano, TX 75024 ("Grantor"), CONVEYS AND WARRANTS to *Citizens Financial Services FSB as Trustee under Trust Number 2400430* ("Grantee"), for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate located in *Lake* County, State of Indiana:

Lot 11, in Block 1, in University Gardens, in the City of Hammond, as per plat thereof recorded in Plat Book 29, page 42, in the Office of the Recorder of Lake County, Indiana.

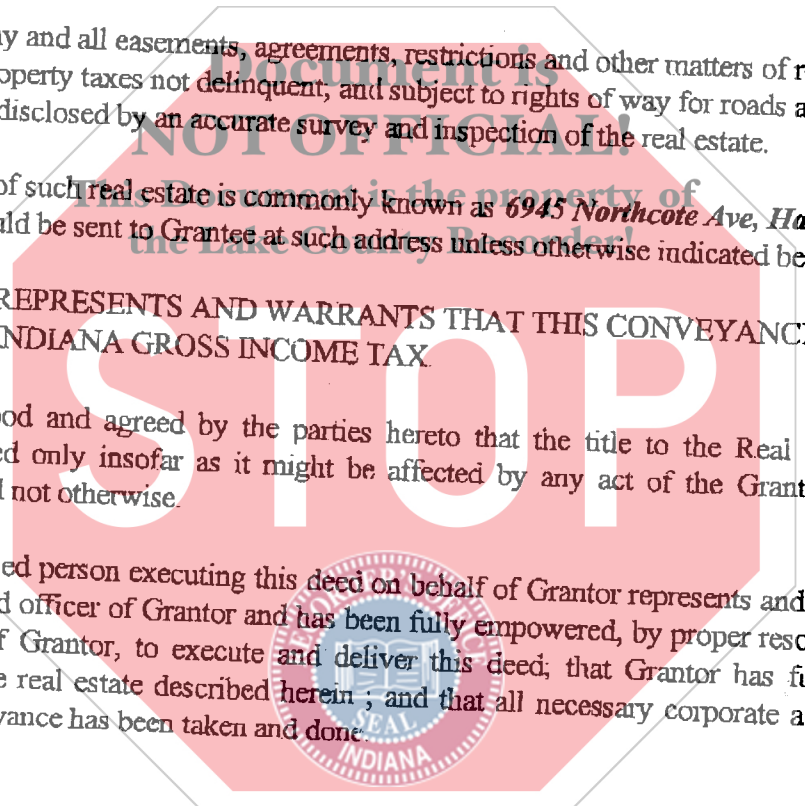
Subject to any and all easements, agreements, restrictions and other matters of record; subject to the lien for real property taxes not delinquent; and subject to rights of way for roads and such matters as would be disclosed by an accurate survey and inspection of the real estate.

The address of such real estate is commonly known as *6945 Northcote Ave, Hammond, IN 46324*. Tax bills should be sent to Grantee at such address unless otherwise indicated below.

GRANTOR REPRESENTS AND WARRANTS THAT THIS CONVEYANCE "IS NOT" SUBJECT TO THE INDIANA GROSS INCOME TAX.

It is understood and agreed by the parties hereto that the title to the Real Estate herein conveyed is warranted only insofar as it might be affected by any act of the Grantor during its ownership thereof and not otherwise.

The undersigned person executing this deed on behalf of Grantor represents and certifies that he/she is a duly elected officer of Grantor and has 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.



HOLD FOR FIRST AMERICAN TITLE

JAN 31 2002

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IN WITNESS WHEREOF, Grantor has executed this deed this 22 day of January 2002.

Grantor: Bank of New York, as Trustee, c/o Countywide Home Loans, Inc.

By: The Bank of New York, as Trustee
~~by IndyMac Bank, F.S.B. as attorney-in-fact~~

Printed: by

Title: Karen Mastro
Senior Vice President

STATE OF _____)

COUNTY OF _____)

SS:

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared _____ of Bank of New York, as Trustee, c/o Countywide Home Loans, Inc., who acknowledged the execution of the foregoing Corporate Special Warranty Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that any representations therein contained are true.

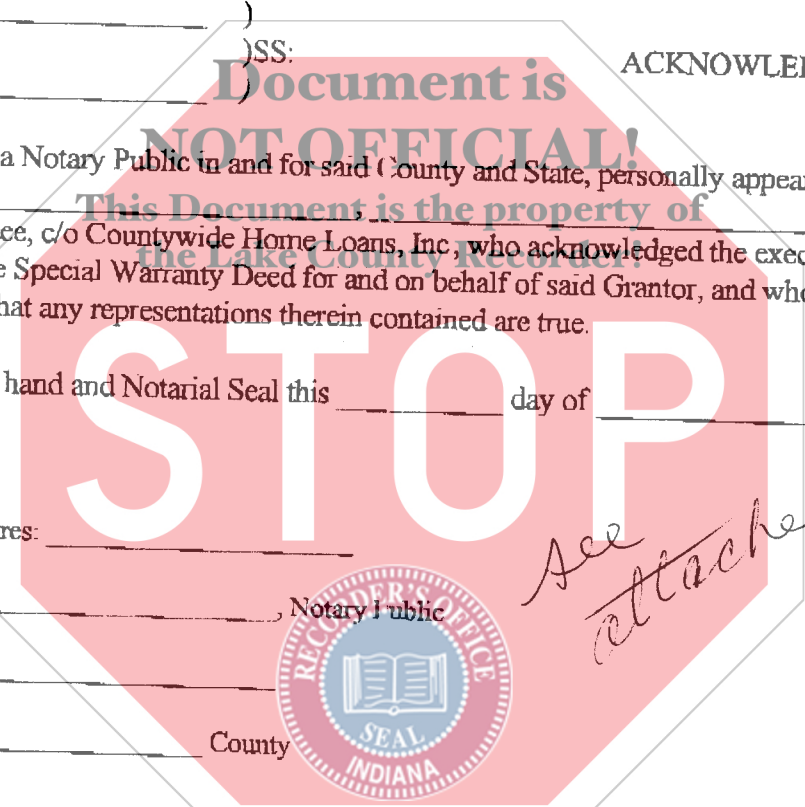
Witness my hand and Notarial Seal this _____ day of _____ 2001.

My Commission Expires: _____

Signature: _____, Notary Public

Printed: _____

Resident of _____ County



This instrument was prepared by Alan V. Anderson, Attorney at Law 14177-49.

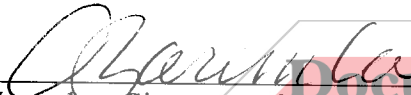
Send tax bills to: 6945 Northcote Ave, Hammond, IN 46324

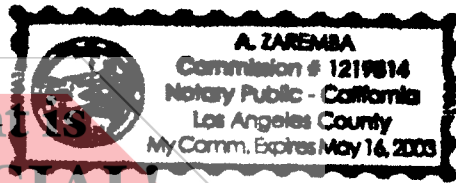
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On January 23, 2002 before me, A. Zaremba appeared **Karen Mastro**, Senior Vice President of IndyMac Bank, F.S.B.. acting as Attorney In-Fact for Bank of New York, As Trustee proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


A. Zaremba - Signature of Notary Public



NOT OFFICIAL!

**This Document is the property of
the Lake County Recorder!**

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Capacity Claimed by Signer

Signer's Name: KAREN MASTRO

Corporate Officer
Title: Senior Vice President

Signer if Representing: Bank of New York, As Trustee
Loan No 348751

