

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 015129

2002 FEB 12 AM 9:30

CORPORATE WARRANTY DEED

MORRIS W. CARTER
RECORDER

THIS INDENTURE WITNESSETH, that **EMC Mortgage Corporation**, a corporation duly organized and existing under the laws of the State of Texas ("Grantor"), CONVEYS AND WARRANTS to Norwest Bank Minnesota, N.A., as Trustee for Certificate Holders of SACO, Inc. 1999-3, whose address is 909 Hidden Ridge Drive, Irving, Texas 75038; and its successors and assigns, for the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, Indiana:

Lot 14, Block 10, Junedale Subdivision, City of Gary, as shown in Plat Book 19, page 3, Lake County, Indiana.

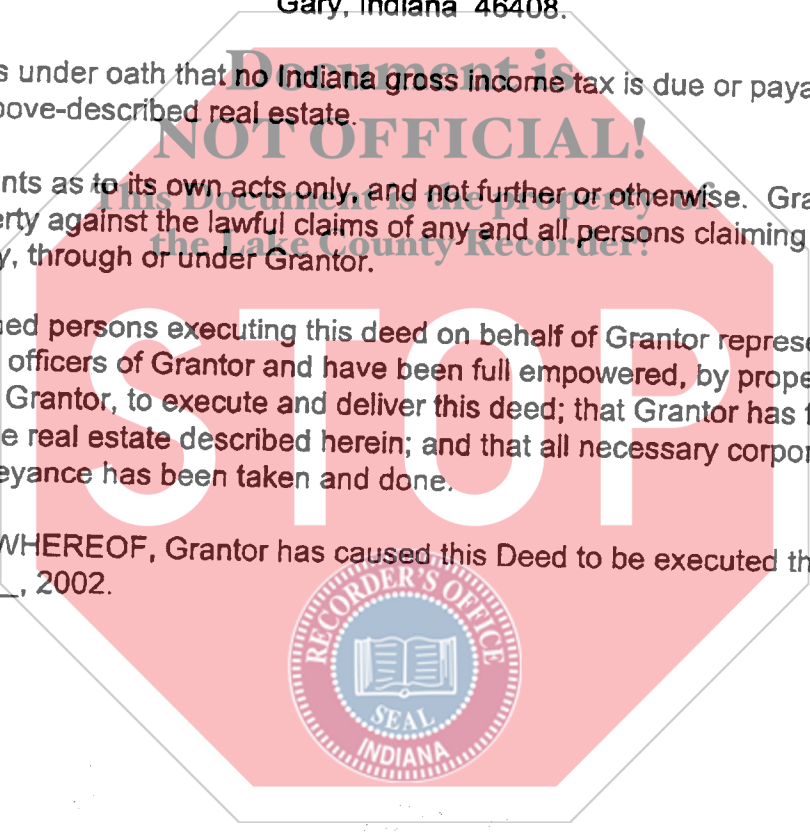
Commonly known as: 4767 Madison Street
Gary, Indiana 46408.

Grantor states under oath that no Indiana gross income tax is due or payable with respect to the transfer of the above-described real estate.

Grantor warrants as to its own acts only, and not further or otherwise. Grantor thus warrants the title to said property against the lawful claims of any and all persons claiming or to claim the same or any part thereof by, through or under Grantor.

The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been full 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.

IN WITNESS WHEREOF, Grantor has caused this Deed to be executed this 28th day of January, 2002.



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ATTEST:

By: Ann Lucke
Signature **Ann Lucke**
Assistant Secretary

By: Susan Christy
Signature **Susan F. Christy**
Vice President

Printed Name and Office

Printed Name and Office

STATE OF Texas)
COUNTY OF Dallas) SS:

Before me, a Notary Public in and for said County and State, personally appeared Susan Christy, Vice President of EMC Mortgage Corp., who acknowledged the execution of the foregoing Deed and Tax Affidavit for and on behalf of said Grantor, and who having been first duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 28th day of January, 2002.

My commission expires:

Signature: Danielle McCabe

Printed: Danielle McCabe

My county of residence is:

Dallas

Notary Public



This instrument was prepared by James G. Lauck, Esq., KROGER, GARDIS & REGAS, LLC, 111 Monument Circle, suite 900, Indianapolis, Indiana 46204-5125. Telephone: (317) 692-9000.

Return deed to James G. Lauck, Esq., KROGER, GARDIS & REGAS, LLC, 111 Monument Circle, Suite 900, Indianapolis, Indiana 46204-5125.

Send tax statements to EMC Mortgage Corporation, 909 Hidden Ridge Drive, Irving, TX 75038.

