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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 015260

2002 FEB 12 AM 10: 13

MORRIS W. CARTER
RECORDER

06023149 - 730

CORPORATE SPECIAL WARRANTY DEED

Parcel Number(s): 43-11-5 Unit 25

THIS INDENTURE WITNESSETH, That First Union National Bank as Trustee for the Registered Holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-02 ("Grantor"), CONVEYS AND WARRANTS to *Jerry Sparks* ("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:

The West half of Lot 3, and all of Lot 4, in Fernwood Park Addition to the City of Gary, as per plat thereof recorded in Plat Book 10, page 6, in the Office of the Recorder of Lake County, Indiana.

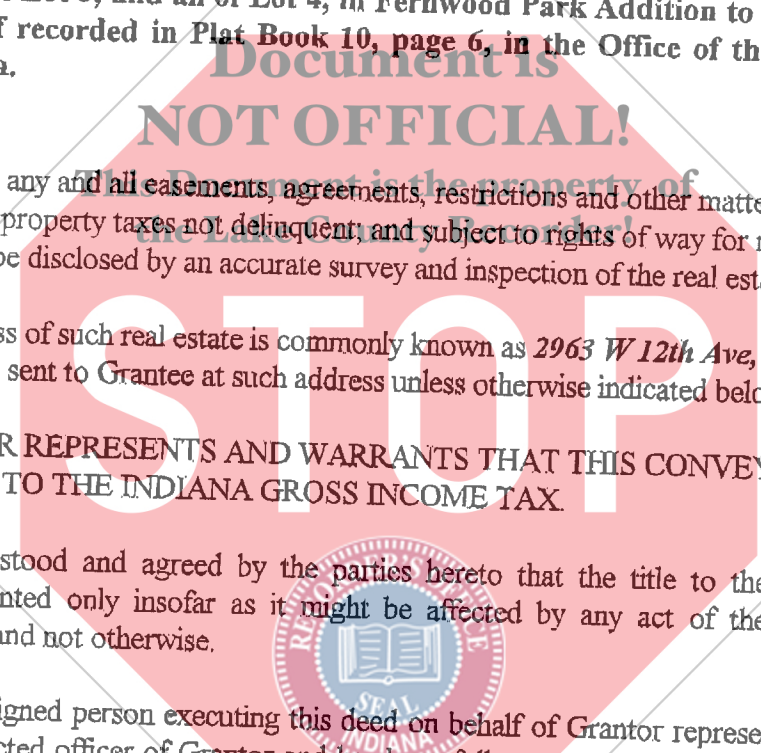
Subject to any and all easements, agreements, restrictions and other matters of record; subject to the lien for real property taxes not delinquent; and subject to rights of way for roads and such matters as would be disclosed by an accurate survey and inspection of the real estate.

The address of such real estate is commonly known as *2963 W 12th Ave, Gary, IN 46404*. Tax bills should be sent to Grantee at such address unless otherwise indicated below.

GRANTOR REPRESENTS AND WARRANTS THAT THIS CONVEYANCE ("IS" or "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.



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HOLD FOR FIRST AMERICAN TITLE

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16. ^WAK
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IN WITNESS WHEREOF, Grantor has executed this deed this 7th day of February, 2002.

Grantor: First Union National Bank as Trustee for the Registered Holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-02

By: [Signature]
Bryon M. Tinnin

Printed: _____

Title: Assistant Vice President

STATE OF _____

COUNTY OF NORTH CAROLINA
MECKLENBURG

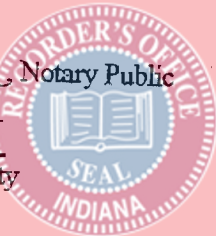
Document is NOT OFFICIAL! ACKNOWLEDGMENT

This Document is the property of

Before me, a Notary Public in and for said County and State, personally appeared Bryon M. Tinnin, Assistant Vice President of First Union National Bank as Trustee for the Registered Holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-02, 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 7th day of February, 2002.

Signature: [Signature] Notary Public
Commission Expires: May 25, 2005
Printed: Jan Deuters
Resident of Gaston County



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

Send tax bills to: 2963 W 12th Ave, Gary, IN 46404 // PEOPLES BANK, 141 W. LINCOLN HWY. SCHERERVILLE, IN 46375 ATTN: STEPHAN A. ZIEMBA

After recording, return deed to: First American Title Insurance Company, 5265 Commerce Drive Suite E, Crown Point IN 46307