

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That EMC MORTGAGE CORP., as Attorney in Fact for STATE STREET BANK AND TRUST COMPANY, a Massachusetts banking corporation, solely as Trustee Under the Pooling and Servicing Agreement dated as of June 1, 1997, CONVEYS AND WARRANTS to ARVETTA J. DOWNS, a single person, of LAKE County, in the State of Indiana, for the sum of FORTY-TWO THOUSAND FIVE HUNDRED DOLLARS (\$42,500.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

All that certain parcel of land situate in Lake County, State of Indiana, being known and designated as Lot 5, Gerrit Addition, in the City of Gary, as shown Plat Book 35, Page 12, Lake County, Indiana.

Tax I.D.: 43-425-5. Also known as 1115 East 51st Place, Gary, IN 46409.

Grantee hereby agrees and assumes to pay taxes due and payable on _____ and thereafter.

Grantor states that there is no Indiana gross income state tax due or payable at this time as a result of this sale.

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.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 25 day of Jan 2002.

EMC MORTGAGE CORPORATION

By [Signature]

By [Signature]
Jeffrey W. Gideon
Assistant Vice President

ATTEST: (SEAL)
DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

APR 23 2002

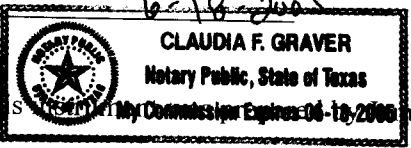
J. REBARINO, JAMIN
ASSISTANT VICE PRESIDENT
LAKE COUNTY AUDITOR

STATE OF INDIANA TEXAS)
COUNTY OF DALLAS) SS:

Before me, a Notary Public in and for said County and State, personally appeared Jeffrey W Gideon asst vice president and J R Babice asst vice president of EMC MORTGAGE CORPORATION, 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 25 day of January 2002.

My Commission Expires:

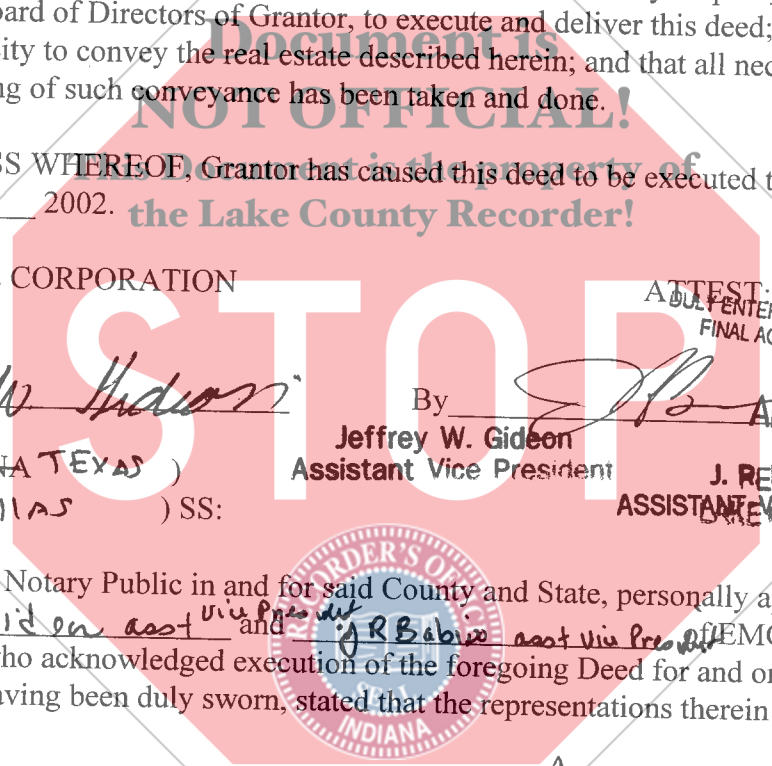


Signature [Signature]
Printed: CLAUDIA F GRAVER 001786

This instrument is the property of _____
A. McKown, Jr., Attorney, P.O. Box 99, Marion, IN 46952.

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17316
8686

2002 APR 23 03 38 14



Service Line
1000 Industrial Blvd.
Aliquippa PA
15001-9902