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"Mail Tax Statements"

Bobbie Scott

3948 Vermont Street

Gary, IN 46409

Parcel # 25-42-0273-0010

SPECIAL WARRANTY DEED

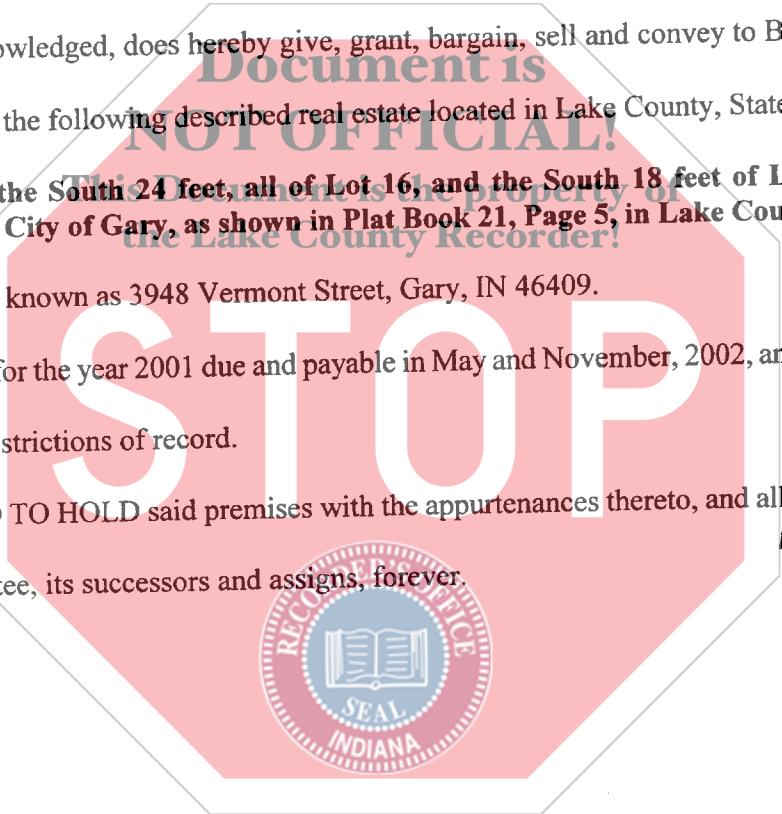
KNOW ALL MEN BY THESE PRESENTS: That Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Its Successors and Assigns, hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to Bobbie Scott, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lot 17, except the South 24 feet, all of Lot 16, and the South 18 feet of Lot 15, Block 2, Eastover, in the City of Gary, as shown in Plat Book 21, Page 5, in Lake County, Indiana.

More commonly known as 3948 Vermont Street, Gary, IN 46409.

Subject to taxes for the year 2001 due and payable in May and November, 2002, and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, its successors and assigns, forever.



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

MAY 8 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

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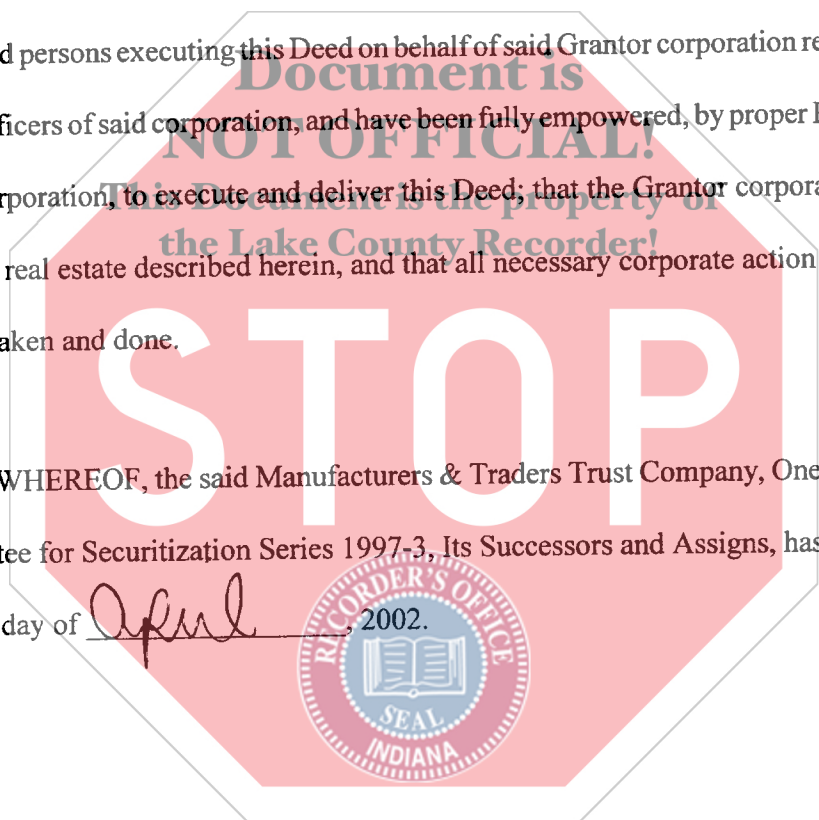
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And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, its successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due and payable in May and November, 2002 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantor, except as stated above.

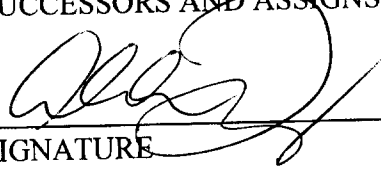
And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation 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, the said Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Its Successors and Assigns, has caused this deed to be executed this 19 day of April, 2002.



MANUFACTURERS & TRADERS TRUST COMPANY,
ONE M & T PLAZA, BUFFALO, NY 14203-2399,
TRUSTEE FOR SECURITIZATION SERIES 1997-3, ITS
SUCCESSORS AND ASSIGNS



SIGNATURE

Laffaira Taylor

PRINTED **Document Control Officer**

STATE OF PA)
) SS:
COUNTY OF Montgomery

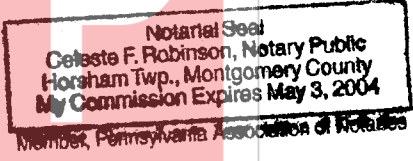
Before me, a Notary Public in and for said County and State, personally appeared Laffaira Taylor and _____, respectively of Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1997-3, Its Successors and Assigns, who acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of said corporation, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of their knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 19 day of April, 2002.

Celeste F Robinson

Notary Public

My Commission Expires: 5-3-2004
My County of Residence: Bucks



This instrument prepared by Douglas J. Hannoy, Attorney at Law.

Return original deed to Security Title Services, Inc., 3850 Priority Way South Drive, Suite 120, Indianapolis, IN 46240.

