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FILED JUN 3 2002

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MORRIS W. CARTER

THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY. SELECTING A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTING SPECIAL CLAUSES MAY CONSTITUTE THE PRACTICE OF LAW, WHICH SHOULD BE PERFORMED ONLY BY A LAWYER.

Mail tax bills to:
2900 Central Avenue
Lake Station, IN 46405

SPECIAL
WARRANTY DEED

THIS INDENTURE WITNESSETH, That First Union National Bank as Indenture Trustee ("Grantor")

of _____ County in the State of _____
CONVEY(S) AND WARRANT(S) TO Nova Homes, Inc. ("Grantee")

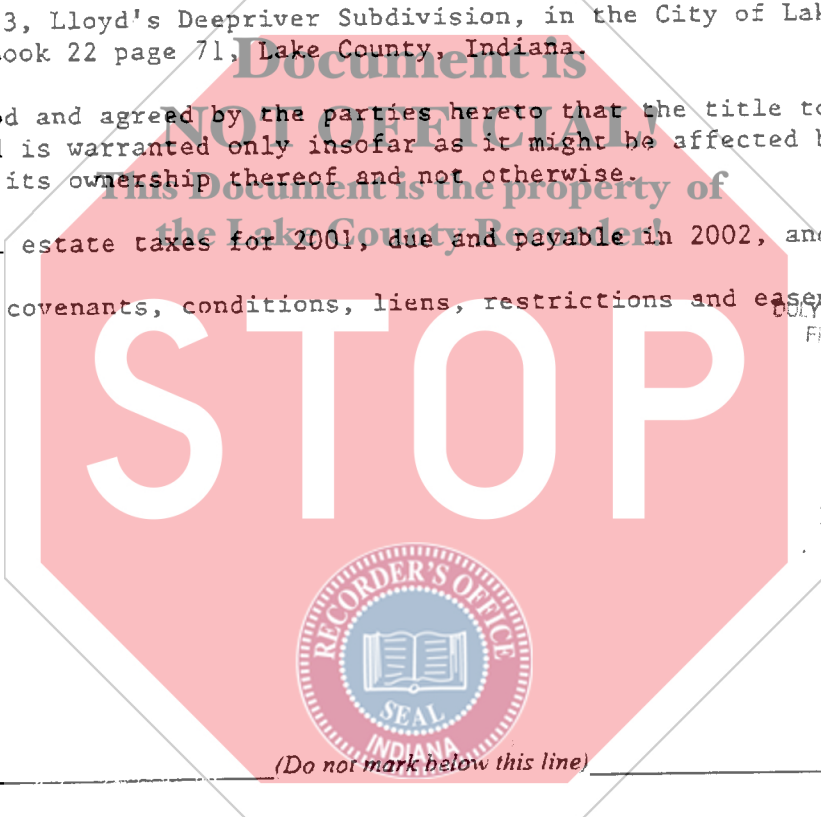
of Lake County in the State of Indiana
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 18, Block 13, Lloyd's Deepriver Subdivision, in the City of Lake Station, as shown in Plat Book 22 page 71, Lake County, Indiana.

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.

Subject to real estate taxes for 2001, due and payable in 2002, and thereafter.

Subject to all covenants, conditions, liens, restrictions and easements of record.



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FINAL ACCEPTANCE FOR RECORD

MAY 31 2002

PETER W. ...
LAKE COUNTY CLERK



002345

(Do not mark below this line)

16-
M.A.
H.J.

922-2686 MO

TICOR TITLE INSURANCE

Crown Point, Indiana

Dated this 24 day of May 2002

(Signature) [Signature]
First Union National Bank as Indenture Trustee

(Signature)

(Printed Name) Kathleen M. Sovic, Vice President of Interbay Funding, LLC as Attorney-in-Fact for First Union National Bank

(Printed Name)

(Signature)

(Signature)

(Printed Name)

(Printed Name)

STATE OF FL COUNTY OF Orde SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 24 day of May 2002 personally appeared: Kathleen M. Sovic, Vice President of Interbay Funding, LLC as Attorney-in-Fact for First Union National Bank

and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 5/29/05 Signature [Signature]

Resident of Broward County Printed Sarah L Pearson, Notary Public

STATE OF _____ COUNTY OF _____ the property of _____ SS:

Before me, the undersigned, a Notary Public in and for said County and State, this _____ day of _____

_____ personally appeared: _____

and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: _____ Signature _____

Resident of _____ County Printed _____, Notary Public

This instrument prepared by Mark S. Lucas, Lucas, Holcomb & Medrea, 300 E. 90th Dr., Attorney at Law Easton Court, Merrillville, IN 46410.

MAIL TO:

