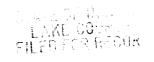


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MORRIS M. CARTER RECORDER

REO No. 8523002122

SPECIAL WARRANTY DEED

This Deed is from EQUICREDIT CORPORATION OF INDIANA corporation organized and existing under the laws of the United States, having its principal office in the City of JACKSONVILLE, FL ("Grantor"), to TERRY L. DAVIS (grantee) and to Grantee's heirs and assigns.

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse; representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County LAKE, state of Indiana, described as follows (the "Premises"):

THE NORTH HALF OF LOT 21 AND ALLOF LOT 22, IN BLOOK 4, IN RIDGEWOOD ADDITION TO GARY, IN THE CITY OF HOBART, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 14, IN THE OFFICE OF THE RECORDED OF LAKE COUNTY, INDIANA

COMMONLY KNOWN AS: 3781 COLBOURNE ST HOBART, IN 48342

Don Odam, Document control Officer

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

May 29, 2002 Date: EQUICREDT BY FAIRBANKS CAPITAL CORPORATION, ATTORNEY-IN-FAC by Fairbanks Capital Corp, A-I-F for By: Murray Puckett oorate Attest: on Odom, Document Control STATE OF Florida Officer 1 \$\$ COUNTY OF Toping annuality County, FLORIDA This _ on behalf of the corporation ACCEPTANCE

JUN 2 7 2002

Notary Public State of Findida MAUREEN F. SALA

Commission #_0074 3

Expires 6/10/2002

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