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NORMAN W. SARTER
RECORDER

"Mail Tax Statements"

Everett Dougherty
230 Chase Street
Gary, IN 46404

Parcel # 25-44-0233-0010

SPECIAL WARRANTY DEED

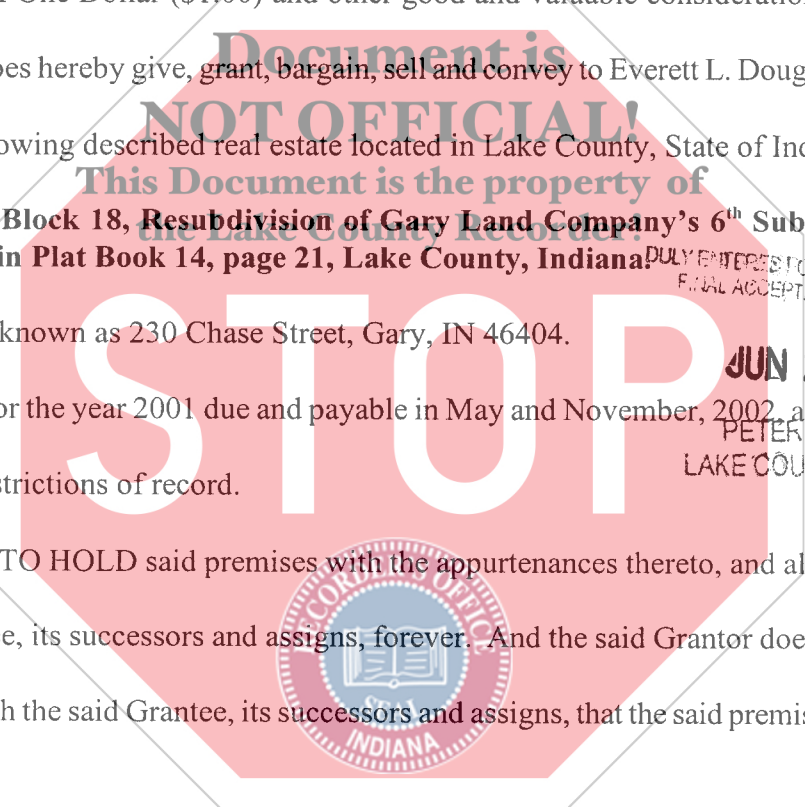
KNOW ALL MEN BY THESE PRESENTS: That U.S. Bank National Association, f/k/a First Bank National Association, TR U/A DTD 12/1/98 (EQCC Home Equity Loan Trust 1998-4), hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to Everett L. Dougherty, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lots 10 and 11, Block 18, Resubdivision of Gary Land Company's 6th Subdivision, City of Gary, as shown in Plat Book 14, page 21, Lake County, Indiana

More commonly known as 230 Chase Street, Gary, IN 46404.

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. 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



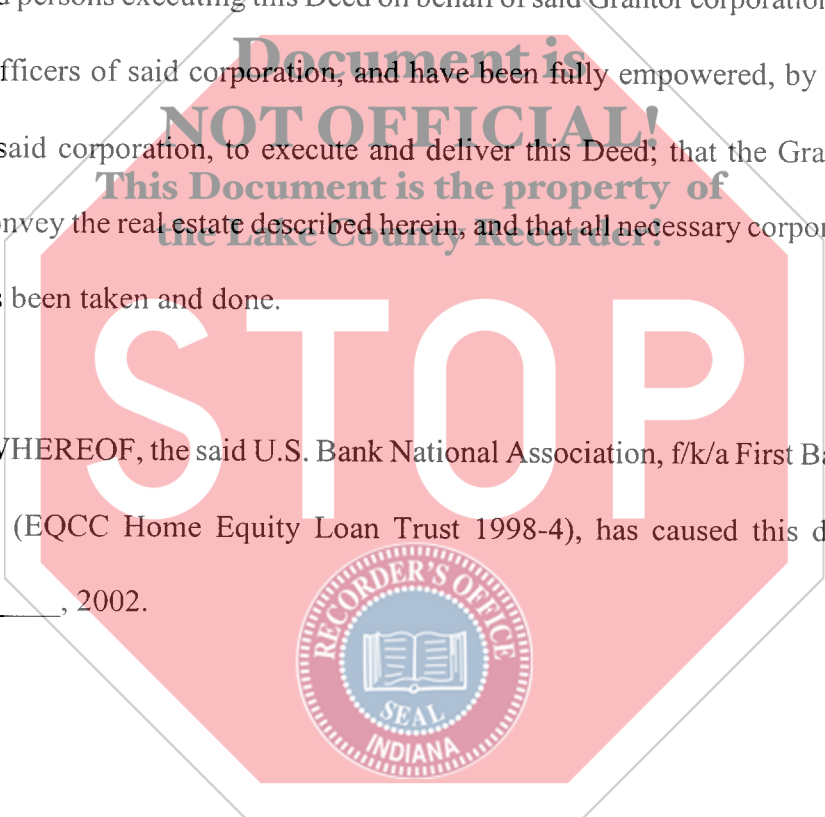
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all encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due and payable in May and November, 2002 and thereafter, and easements and restrictions of record, and that the said Grantor will forever 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 U.S. Bank National Association, f/k/a First Bank National Association, TR U/A DTD 12/1/98 (EQCC Home Equity Loan Trust 1998-4), has caused this deed to be executed this 13th day of June, 2002.



U.S. BANK NATIONAL ASSOCIATION, F/K/A FIRST BANK NATIONAL ASSOCIATION, TR U/A DTD 12/1/98 (EQCC HOME EQUITY LOAN TRUST 1998-4)

FAIRBANKS CAPITAL CORP. AS ATTORNEY IN FACT

**PER POWER OF ATTORNEY
RECORDED AT INSTRUMENT**

2001-009950

SIGNATURE

Joyce Kindsvogel

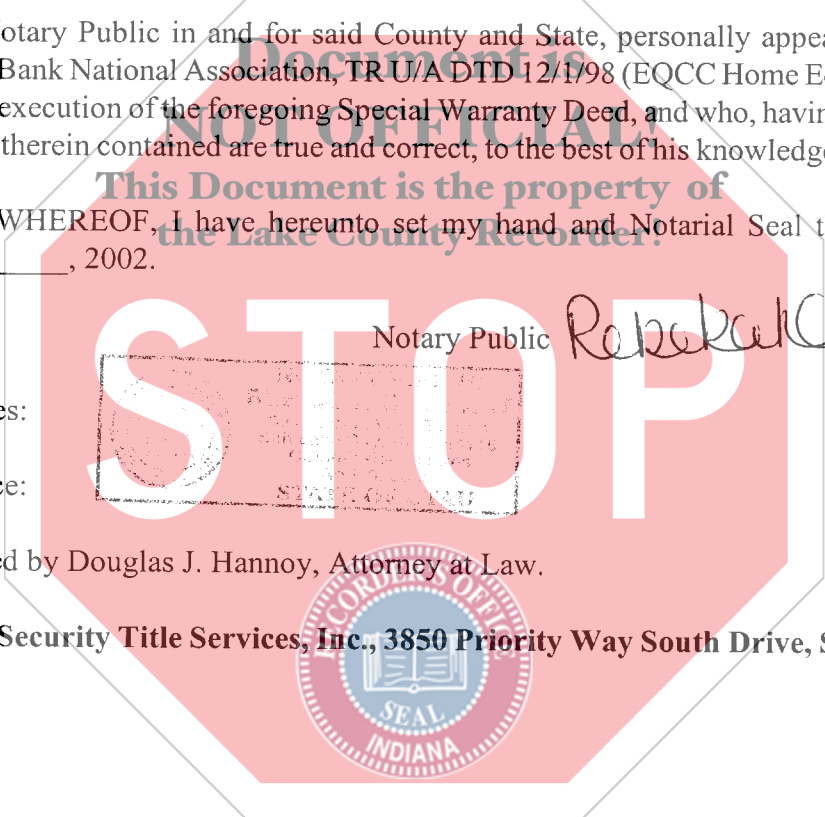
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Joyce Kindsvogel, Asst. Sec/Doc Control

STATE OF Utah)
) SS:
COUNTY OF Salt Lake

Before me, a Notary Public in and for said County and State, personally appeared U.S. Bank National Association, f/k/a First Bank National Association, TR U/A DTD 12/1/98 (EQCC Home Equity Loan Trust 1998-4), who acknowledged the execution of the foregoing Special Warranty Deed, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of his knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 13 day of June, 2002.



Notary Public *Rebekah Elephant*

My Commission Expires:

My County of Residence:

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.