LAKE COUNT FILED FOR RECOR .

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MORRIS W. OARMERax Statements" RECORDER Mui

615 W. Barry Ave. Chicago, IL 60657 Parcel 25-41-0170-0023

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Bank of America TR U/A dtd 11/1/95 (EQCC Home Equity Loan Trust 1995-4), 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 Gene Mui, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lot Twenty-two (22), in Block Three (3) Broadway Heights Addition, in Lake County, Indiana, commonly referred to as 4404 Massachusetts Street, Gary, Indiana.

More commonly known as 4484 Massachusetts, Gary, IN 46408.

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 Bank of America TR U/A dtd 11/1/95 (EQCC Home Equity Loan Trust 1995-4), has caused this deed to be executed this day of _______, 2002.

BANK OF AMERICA TR U/A DTD 11/1/95 (EQCC HOME EQUITY LOAN TRUST 1995-4)

SIGNATURE

PRINTED

Judy Petersen-Ulibarri Document Control Officer STATE OF Utah) COUNTY OF Saltlage

Before me, a Notary Public in and for said County and State, personally appeared Bank of America TR U/A dtd 11/1/95 (EQCC Home Equity Loan Trust 1995-4), 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 Author

ANGIE L. BLACKNER

NOYARY PUBLIC • STATE of UTAH

COMM. EXP. 4-8-2003

SANDY, UTAH & "

My Commission Expires:

My County of Residence: Salt Laketo. the Lake County Recorder!

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.