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Parcel No. 33-213-2, Unit and Code No. Hammond 26

SPECIAL LIMITED WARRANTY DEED

THIS INDENTURE made this 27th day of July, 2002, BETWEEN MORTGAGE LENDERS NETWORK USA, INC., Grantor, and R.K. Home Solutions, Inc., Grantee

WITNESSETH, that the Grantor, in consideration of Ten Dollars (\$10.00) lawful money of the United States, and other good and valuable consideration paid by the Grantee, does hereby grant and release unto the Grantee, the heirs or successors and assigns of the Grantee forever, the following described Real Estate:

LOT 2, IN BLOCK 2, IN RESUBDIVISION OF LOTS 1 TO 10, BOTH INCLUSIVE, AND THE NORTH 10 FEET OF THE VACATED ADJACENT ALLEY, IN EACH OF BLOCKS 2, 3, AND 4, IN FORSYTH HIGHLANDS ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 28, PAGE 54, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
(commonly known as 6707 Olcott Avenue, Hammond, IN 46323)

By accepting this Special Warranty Deed, Grantee acknowledges that it has had adequate opportunity to inspect the property conveyed herein as well as all improvements located thereon. Except as specifically set forth in this Special Warranty Deed this conveyance is made without warranty or representation, either express or implied and is on an "AS IS" and "WHERE IS" basis.

TOGETHER with the appurtenances and all the estate and rights of the Grantor in and to said premises,

TO HAVE AND TO HOLD the premises herein granted unto the Grantee, the heirs or successors and assigns of the Grantee forever. AND the said Grantor covenants that the Grantor has not done or suffered anything whereby the said premises have been encumbered in any way whatever. This deed is subject to the trust provisions of Section 13 of the Lien Law.

The words "Grantor" and "Grantee" shall be construed to read in the plural whenever the sense of this deed so requires. Grantor certifies that there is no Indiana Gross Income Tax due on this transaction.

IN WITNESS WHEREOF, the Grantor has executed this deed the day and year first above written, in Presence of:

Witness: [Signature]
Witness: [Signature]
BY: [Signature] ED LEVIN
TITLE: REG MANAGER
MLN USA
STATE OF Delaware, COUNTY OF Sussex SS:

On the 27th day of July, 2002, before me, a notary public for Sussex County, State of Delaware, personally came Ed Levin to me known, who, being by me duly sworn, did depose and say that deponent has offices located at 132 Welsh Road Hersham PA deponent is REG Manager of MORTGAGE LENDERS NETWORK USA, INC., the corporation described in and which executed the foregoing instrument, deponent knows the seal of said corporation, that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; deponent signed deponent's name thereto by like order.

My Commission Expires: 02/15/04

[Signature]
Notary Public
ENTERED FOR TAXATION SUB
FINAL ACCEPTANCE FOR TRANSFER

MAIL TAX BILLS TO: 6707 Olcott Avenue, Hammond, IN 46323
THIS INSTRUMENT PREPARED BY: Michael D. Dobosz, Ind. Atty No. 14539-45, Hilbrich Cunningham Schreyer Dobosz & Vinovich, LLP

1544 45th St
KELLY LEVINNESS
NOTARY PUBLIC
STATE OF DELAWARE
2 YR. TERM
COMM EXP. FEB. 15, 2004
31 JUL 2002
PETER BENJAMIN
LAKE COUNTY AUDITOR
46321

HOLD FOR FIRST AMERICAN TITLE
117035

002012 14.00
[Signature]