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HOMES & GARDEN
RECORDER

"Mail Tax Statements"

Carol Williams

725 Elm St. 60422
Florence, IL

Parcel # 25-47-0049-0023

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Norwest Bank Minnesota, National Association, As Trustee For The Registered Holders From Time To Time of First Union Home Equity Loan Trust 1997-3, Home Equity Loan Asset Backed Certificates, Series 1997-3, 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 Carol Williams, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lot 23, Block 2, L. B. Snowden's Oak Grove Addition to Gary, as shown in Plat Book 20, page 10, in Lake County, Indiana.

More commonly known as 4641 Lincoln Street, Gary, Indiana 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

Security Title Service
3750 Priority Way So. Al.
Indiosapolis
46240

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

NOV 13 2002 001012

PETER BENJAMIN
LAKE COUNTY AUDITOR

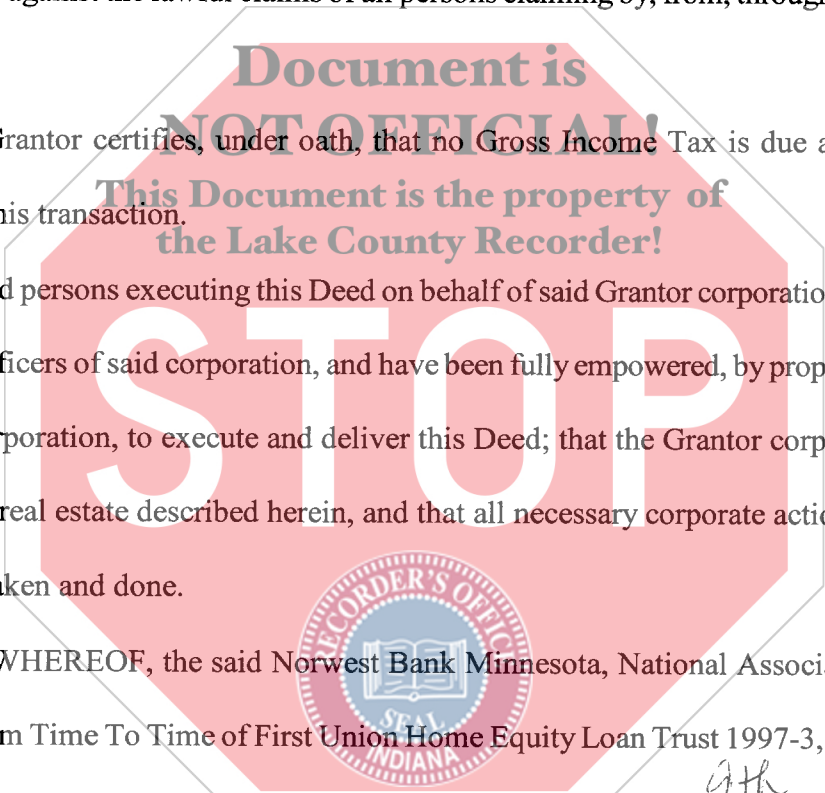
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all encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due and payable in May and November, 2002 and thereafter, and easements and restrictions of record, and that the said Grantor will forever 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 Norwest Bank Minnesota, National Association, as Trustee For The Registered Holders From Time To Time of First Union Home Equity Loan Trust 1997-3, Home Equity Loan Asset Backed Certificates, Series 1997-3, has caused this deed to be executed this 9th day of Oct, 2002.



NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDERS FROM TIME TO TIME OF FIRST UNION HOME EQUITY LOAN TRUST 1997-3, HOME EQUITY LOAN ASSET BACKED CERTIFICATES, SERIES 1997-3

SIGNATURE



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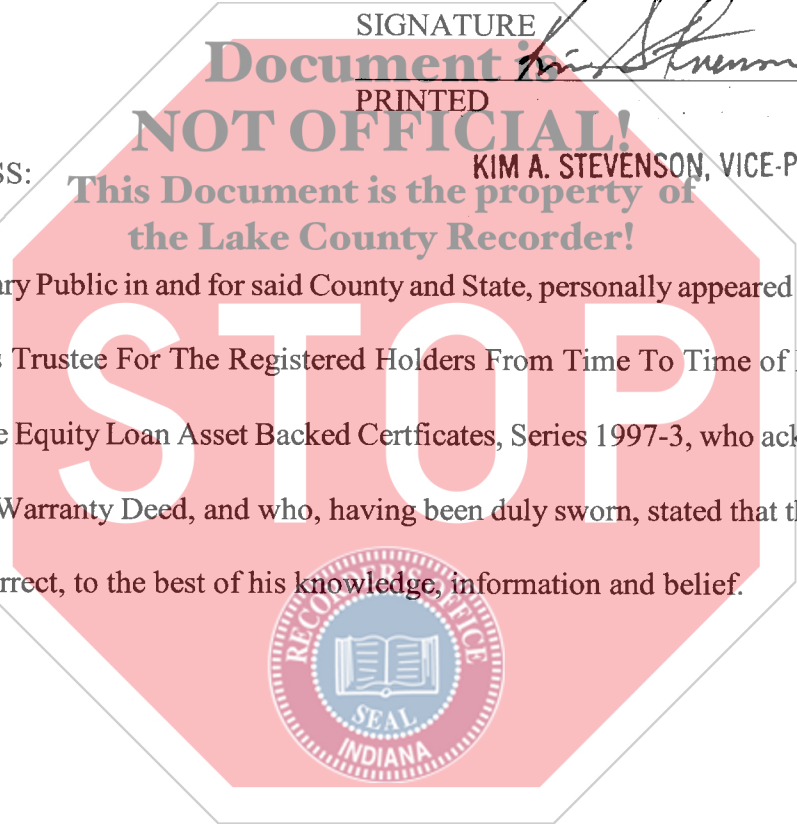
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KIM A. STEVENSON, VICE-PRESIDENT

STATE OF)
Utah)
COUNTY OF)
Salt Lake)

SS:

Before me, a Notary Public in and for said County and State, personally appeared Norwest Bank Minnesota, National Association, As Trustee For The Registered Holders From Time To Time of First Union Home Equity Loan Trust 1997-3, Home Equity Loan Asset Backed Certificates, Series 1997-3, 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 9th day of October, 2002.

My Commission Expires:

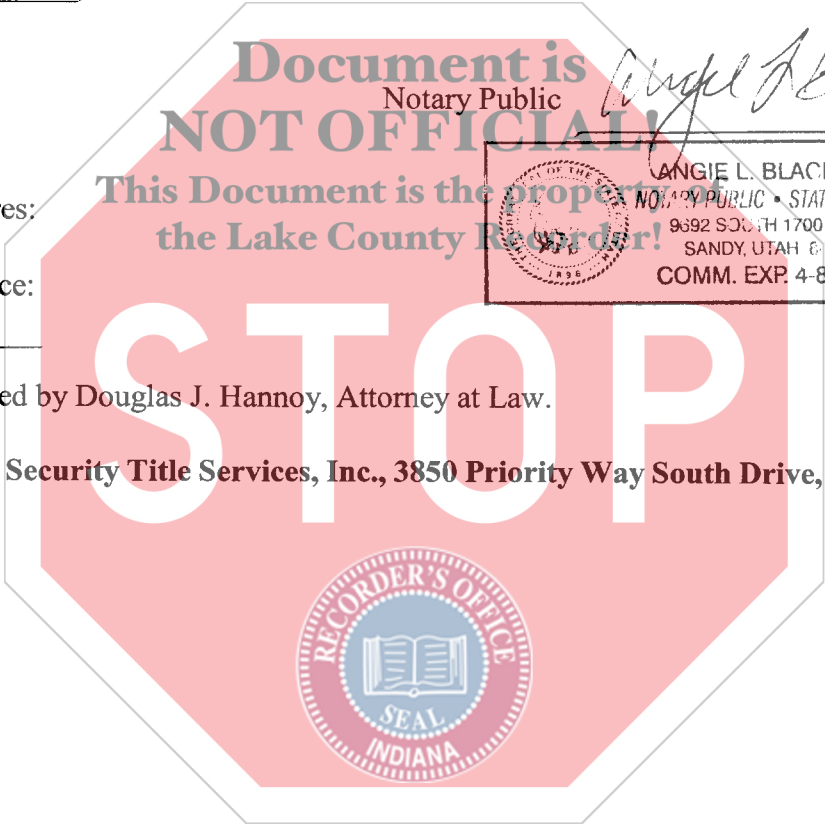
4.8.03

My County of Residence:

Salt Lake

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.**



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Notary Public
NOT OFFICIAL!

Angie L. Blackner

ANGIE L. BLACKNER
NOTARY PUBLIC • STATE of UTAH
9692 SOUTH 1700 EAST
SANDY, UTAH 84092
COMM. EXP. 4-8-2003

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