

SPECIAL WARRANTY DEED

2004541

THIS INDENTURE WITNESSETH, that Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1997-3, (hereafter referred to as "Grantor"), CONVEYS AND WARRANTS to Frankie Yvonne Spencer, an adult (hereafter referred to as "Grantee"), of Lake County, in the State of Indiana, for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 9, except the West 20 Feet thereof, and the West 10 Feet of Lot Number 10, Block 1 in Bumbales addition, Gary, Lake County, Indiana, Plat Book 32, Page 85 (hereafter "Real Estate").

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as 933 East 32nd Avenue, Gary, IN 46409. Tax bills should be sent to Grantee at such address unless otherwise indicated on the back.

THIS CONVEYANCE IS NOT SUBJECT TO THE PAYMENT OF INDIANA CORPORATE GROSS INCOME TAX.

The undersigned person executing this deed on behalf of Grantor represents and certifies that they are duly authorized and fully empowered to execute and deliver this deed as the Vice President (title) of Wells Fargo (Company). Bank Minnesota, N.A.

This Deed is executed by Margery Rotundo as Attorney in Fact for Wells Fargo Bank Minnesota, pursuant to a Power of Attorney dated May 23, 2001, as Instrument Number 54667165, which said Power of Attorney remains unrevoked and of full force and effect as of date of execution hereof.

Grantor, for itself and its heirs, executors and administrators, does hereby covenant with Grantee, his heirs and assigns, that Grantor, has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged, or incumbered in any manner whatsoever; and Grantor will forever warrant and defend the title to the above granted premises against all persons lawfully claiming the same from, through or under Grantor.

IN WITNESS WHEREOF, Grantor has executed this deed this 16 day of October, 2002.

Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1997-3, by Ocwen Federal Bank, FSB, its attorney in fact

By: (Signature) MARGERY ROTUNDO (name)
Vice President (title)
(Company) (Company)

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

NOV 15 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

STATE OF Florida)
COUNTY OF Palm Beach) SS:

Before me a Notary Public in and for said County and State, personally appeared Margery Rotundo (name), VP (title), By: OCWEN FEDERAL BANK FSB, It's Attorney In Fact (Company) who acknowledged the execution of the foregoing Deed for an on behalf of said Grantor, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this 16 day of October, 2002.

My Commission Expires: Matthew P Campbell
My Commission DD141332
Expires August 12, 2008
Residing in _____ County

Notary Public (Signature)
Printed Name _____

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana
Return deed and tax statements to Frankie Yvonne Spencer, 1001 E. 32nd Ave, Gary IN 46409

001183

Progressive Land Title
1415 Lincolnway West, Ste. J,
Osceola, In. 46561

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LP
ck
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