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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 107446

2002 NOV 22 AM 10: 28

MORRIS W. CARTER
RECORDER

Account No. 14335

SPECIAL WARRANTY DEED

State of INDIANA

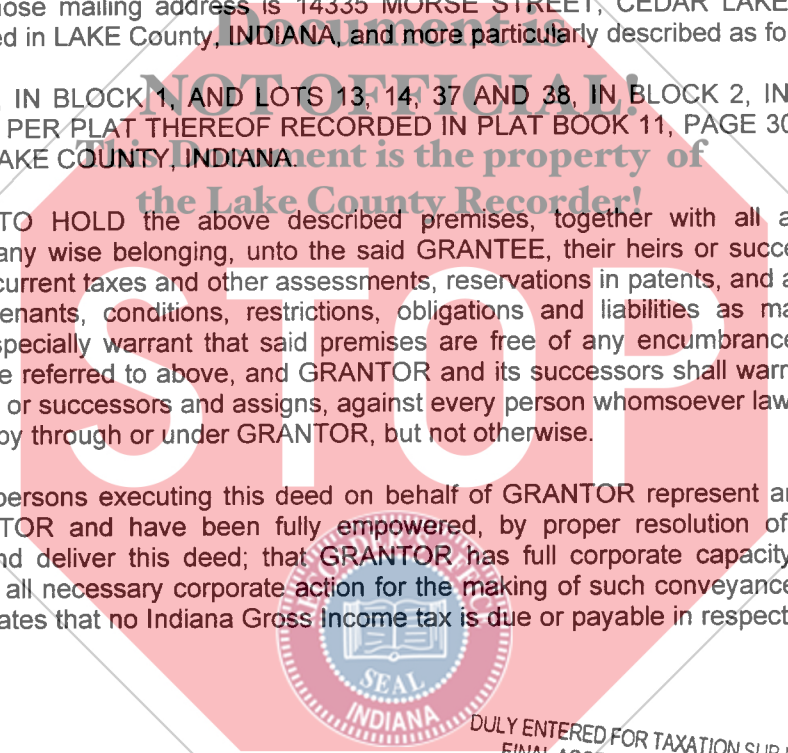
County of LAKE

THIS INDENTURE WITNESSETH, THAT CITIFINANCIAL MORTGAGE COMPANY, INC., a corporation organized under the laws of the State of New York, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of TWENTY FOUR THOUSAND NINE HUNDRED DOLLARS AND NO CENTS (\$24,900.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto GARY VANOORT AND BEVERLY VANOORT, husband and wife, herein, whether one or more, called "GRANTEE", who reside(s) in LAKE County, INDIANA, and whose mailing address is 14335 MORSE STREET, CEDAR LAKE, INDIANA 46303, all that certain real property situated in LAKE County, INDIANA, and more particularly described as follows:

LOTS 14 AND 15, IN BLOCK 1, AND LOTS 13, 14, 37 AND 38, IN BLOCK 2, IN PLAT "C", THE SHADES, CEDAR LAKE, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 11, PAGE 30, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights an appurtenances thereto in any wise belonging, unto the said GRANTEE, their heirs or successors and assigns forever, subject to, and excepting, current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record, AND GRANTOR does hereby specially warrant that said premises are free of any encumbrance made or suffered by said GRANTOR excepting those referred to above, and GRANTOR and its successors shall warrant and defend the same to said GRANTEE, their heirs or successors and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof, by through or under GRANTOR, but not otherwise.

The undersigned persons executing this deed on behalf of GRANTOR represent and certify that they are duly elected officers of GRANTOR and have been fully empowered, by proper resolution of the Board of Directors of GRANTOR, to execute and deliver this deed; that GRANTOR 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. The undersigned further states that no Indiana Gross Income tax is due or payable in respect to the transfer made by this deed.



HOLD FOR FIRST AMERICAN TITLE

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

NOV 22 2002

14335

PETER BENJAMIN
LAKE COUNTY AUDITOR

001182

18.00
LP

FA

IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this 1st day of November, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

(AFFIX SEAL)

By Adria Brennan L.S.
Adria Brennan, Assistant Vice President

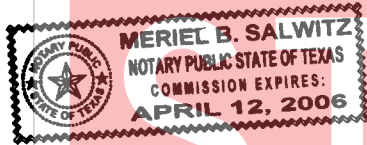
By Robert Young L.S.
Robert Young, Assistant Secretary

State of TEXAS

County of DALLAS

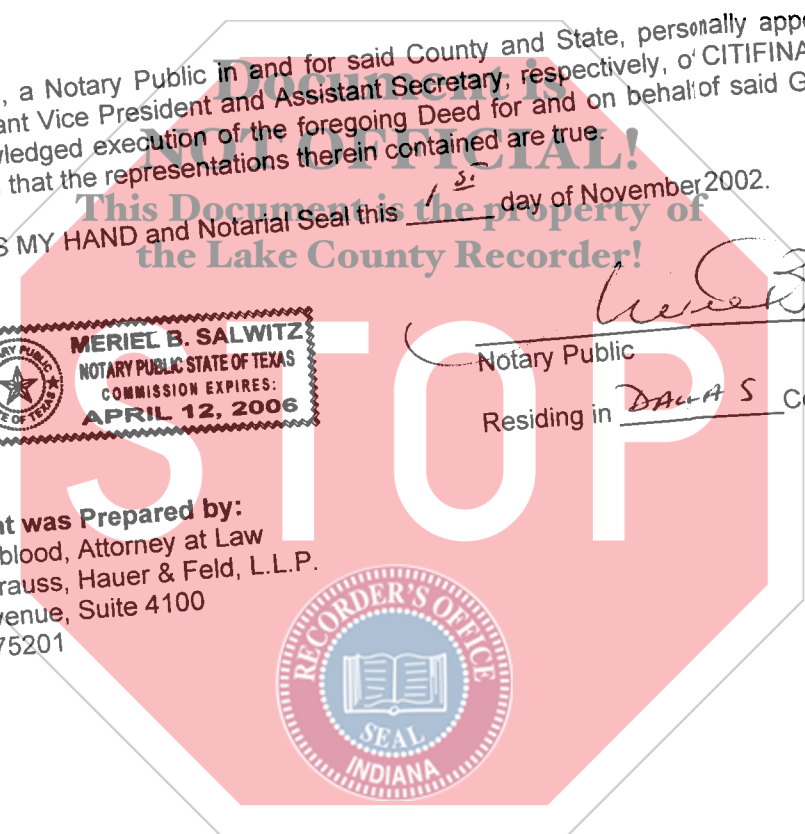
Before me, a Notary Public in and for said County and State, personally appeared Adria Brennan and Robert Young, the Assistant Vice President and Assistant Secretary, respectively, of CITIFINANCIAL MORTGAGE COMPANY, INC., who acknowledged execution of the foregoing Deed for and on behalf of said GRANTOR, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS MY HAND and Notarial Seal this 1st day of November 2002.



Meriel B. Salwitz
Notary Public
Residing in DALLAS County, Texas

This Instrument was Prepared by:
Eldon L. Youngblood, Attorney at Law
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201



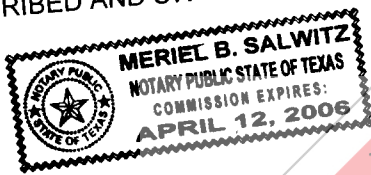
State of TEXAS

County of DALLAS

I hereby certify that no gross income tax is due on the transfer of the interest in the real estate evidenced by the foregoing Special Warranty Deed.

Adria Brennan
Adria Brennan, Affiant

SUBSCRIBED AND SWORN before me this 1ST day of November, 2002.



Meriel B. Salwitz
Notary Public

Send tax statements to:

GARY VANOORT AND BEVERLY VANOORT
~~14335 MORSE STREET~~ 8016 Forest Avenue
~~CEDAR LAKE, INDIANA 46303~~ Munster, IN 46321

Grantee's mailing address is:

GARY VANOORT AND BEVERLY VANOORT
~~14335 MORSE STREET~~ 8016 Forest Avenue
~~CEDAR LAKE, INDIANA 46303~~ Munster, IN 46321

Return Recorded Instrument to:

GARY VANOORT AND BEVERLY VANOORT
~~14335 MORSE STREET~~ 8016 Forest Avenue
~~CEDAR LAKE, INDIANA 46303~~ Munster, IN 46321

