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**THIS DOCUMENT IS EXEMPT FROM THE SALES DISCLOSURE FORM
REQUIREMENT OF PUBLIC LAW 63-1993, SECTION 2 ____.**

SHERIFF'S DEED

THIS INDENTURE WITNESSETH, that John Buncich, as Sheriff of Lake County, State of Indiana, conveys to HSBC Bank f/k/a/ Marine Midland Bank, Successor by Merger and Acquisition to First Federal Savings Bank and Loan Association of Rochester, in consideration of the sum of Forty-six Thousand Thirty-one and 75/100 Dollars (\$46,031.75), the receipt of which is hereby acknowledged, on sale made by virtue of a decree judgment, issued from the Superior Court of Lake County, in the State of Indiana, pursuant to the laws of said State on the 17th day of June, 2002, in Cause No. 45D03-0201-MF-00018, wherein HSBC Bank f/k/a/ Marine Midland Bank, Successor by Merger and Acquisition to First Federal Savings Bank and Loan Association of Rochester was Plaintiff, and Ronald S. Nystrom, John Doe, as Tenant and Empire Funding Corporation were Defendants, in consideration of said sum aforesaid, the following described real estate in Lake County, Indiana, to-wit:

The South 50 Feet of the North 107 Feet of Lots 1, 2, and 3, EXCEPTING THEREFROM the East 10 Feet of the South 50 Feet of the North 107 Feet of Lot 1, all in Block 2 in Beverly, in the City of Hammond, as per Plat thereof, recorded in Plat Book 20, page 10, in the Office of the Recorder of Lake County, Indiana.

and commonly known as 7705 DELMAR AVENUE, HAMMOND, IN 46324.

Subject to all easements and restrictions of record, and subject to all real estate taxes and assessments currently due, delinquent or which are to become a lien.

To have and to hold the premises aforesaid with the privileges and appurtenances to said purchaser, their grantees and assigns, forever, in full and ample manner with all rights, title and interest held or claimed by the aforesaid Defendants.

IN WITNESS WHEREOF, I, THE UNDERSIGNED, Sheriff aforesaid have hereunto set my hand and seal, this 4th day of October, 2002.

SHERIFF OF LAKE COUNTY, INDIANA


John Buncich

L 22786

2002 OCT 10 9 82

RECORDER'S OFFICE
SHERIFF W. COOPER
RECORDER
2002 OCT 20 10 2002
COUNTY AUDITOR

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not
CM

000122

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

On the 4th day of October, 2002, personally appeared John Buncich, in the capacity of Sheriff of said County, and acknowledged the execution of the foregoing deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission Expires:

April 5, 2007

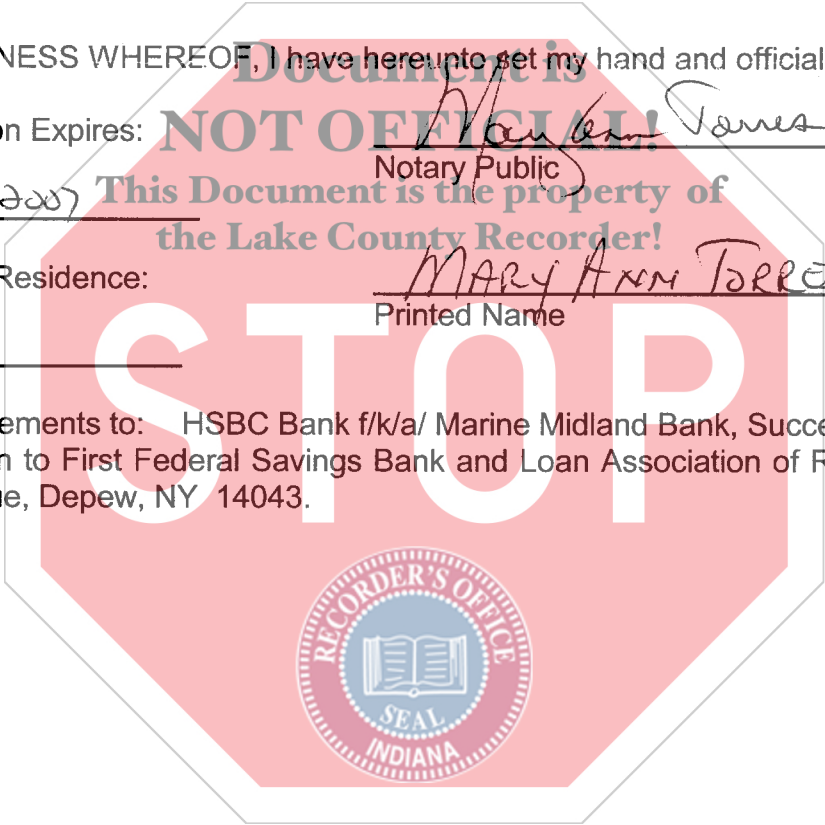
Mary Ann Torres
Notary Public

My County of Residence:

John

MARY ANN TORRES
Printed Name

Send Tax Statements to: HSBC Bank f/k/a/ Marine Midland Bank, Successor by Merger and Acquisition to First Federal Savings Bank and Loan Association of Rochester, 2929 Walden Avenue, Depew, NY 14043.



This instrument prepared by Grace M. Baumgartner (22270-49), LEEUW & DOYLE, P.C., First Indiana Plaza, Suite 2000, 135 North Pennsylvania St., Indianapolis, IN 46204-2456 (317) 264-5000.