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CORPORATE WARRANTY DEED

THIS INDENTURE WITNESSETH, that Firstar Bank, NA (f/d/b/a Firstar Home Mortgage Company), ("GRANTOR"), a National Banking Association, created pursuant to the federal laws of the United States, conveys and warrants to EMC MORTGAGE CORPORATION, its successors and assigns, whose address is 909 Hidden Ridge Drive, Suite 200, Irving, Texas 75038, for the sum of One and 00/100 Dollars (\$1.00), and other valuable consideration, the receipt of which is hereby acknowledged, the following described property located at 8473 Taney Street, Merrillville, Lake County, in the State of Indiana:

LOT 68, BURNSIDE'S CHAPEL HILL FARMS PHASE 1, AN ADDITION TO THE TOWN OF MERRILLVILLE, AS SHOWN IN PLAT BOOK 72, PAGE 23, IN LAKE COUNTY, INDIANA. 11 15

AND BEING the same property conveyed to Star Bank, NA, by Sheriff's Deed dated April 5, 2002, of record as Document Number 2000-03935 in the Office of the Recorder of Lake County, Indiana.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed.

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.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed on the day of April, 2002.

FINAL ACCES TO THE PROPERTY OF THE

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PETER BENJAMIN LAKE COUNTY AUDITOR

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BY:

Gregg W. Speer, Vice President

ATTES/

Charlotte Speer, Vice President

STATE OF KENTUCKY

COUNTY OF DAVIESS

Before me, a Notary Public in and for said County and State, Gregg W. Speer, Vice President, and Charlotte Speer, Vice President, respectively, of Firstar Bank, NA, acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, states that the representations therein contained are true.

Witness my hand and Notarial Seal, this 24 day of April, 2002.

This Document is the property of

Signature: Control Printed:

Septimous Taylor, Notary Public

State-At-Large, KY

resident of Daviess County, Kentucky
My Commission Expires: 10/26/2002

PREPARED BY:

Septtimous Taylor

Attorney-at-Law

4830 Towne Square Court Owensboro, Kentucky 42301

IN #18326-82