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**LIMITED WARRANTY DEED**

THIS INDENTURE WITNESSETH that Mortgage Electronic Registration Systems, Inc. as nominee ("GRANTOR") a corporation organized under and by virtue of the laws of the State of DELAWARE and authorized to do business in the State of Indiana, GRANTS AND CONVEYS TO: FEDERAL NATIONAL MORTGAGE ASSOCIATION, PO Box 9776, Washington D.C. 20016-9776 for the sum of ONE DOLLAR (\$1.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, Indiana, to-wit:

Lot 184 in Turkey Creek South Unit 4, as per plat thereof, recorded in Plat Book 38, page 100 and amended by Instrument recorded October 31, 1969 in Miscellaneous Record 1019, Page 605, in the Office of the Recorder of Lake County, Indiana.

Also known as: 7227 Polk Street, Merrillville, IN 46410  
Tax ID Number: 08-15-0427-0021

**Please Record 2nd**

Subject to the taxes for the year 20 02 due and payable in 20 03 and thereafter; Subject to special assessments, if any, now due or to become due; and Subject to any and all covenants and restrictions now of record.

It is expressly understood and agreed that the warranty herein contained is a limited warranty. The Grantor herein warrants the title to the hereinbefore described real estate against the acts of the Grantor and all persons claiming lawfully by, through or under the Grantor.

Grantor, by and through the undersigned officers, certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this Deed.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc. as nominee has caused these presents to be signed by its Vice President and its Corporate Seal to be hereunto affixed, attested by its Asst. Secretary this 6th day of June, 2003.

Mortgage Electronic Registration Systems, Inc. as nominee

By: Catherine M. Gorlewski  
Vice President

Printed Name and Office

Attest: Cynthia A. Mech  
Asst. Secretary

Printed Name and Office



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JUN 26 2003

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

002149

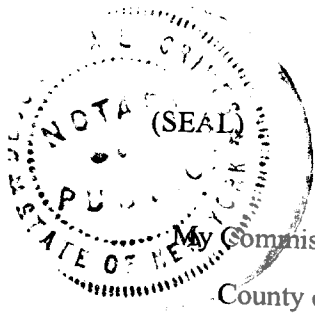


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STATE OF NEW YORK )  
 ) SS  
COUNTY OF ERIE )

Before me, a Notary Public in and for said County and State, personally appeared Catherine M. Gorlewski and Cynthia A. Mech, the Vice President and Asst. Secretary, respectively, of Mortgage Electronic Registration Systems, Inc. as nominee 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 6th day of June, 2003.



Deborah A. L. Grimes  
Notary Public

Printed Name

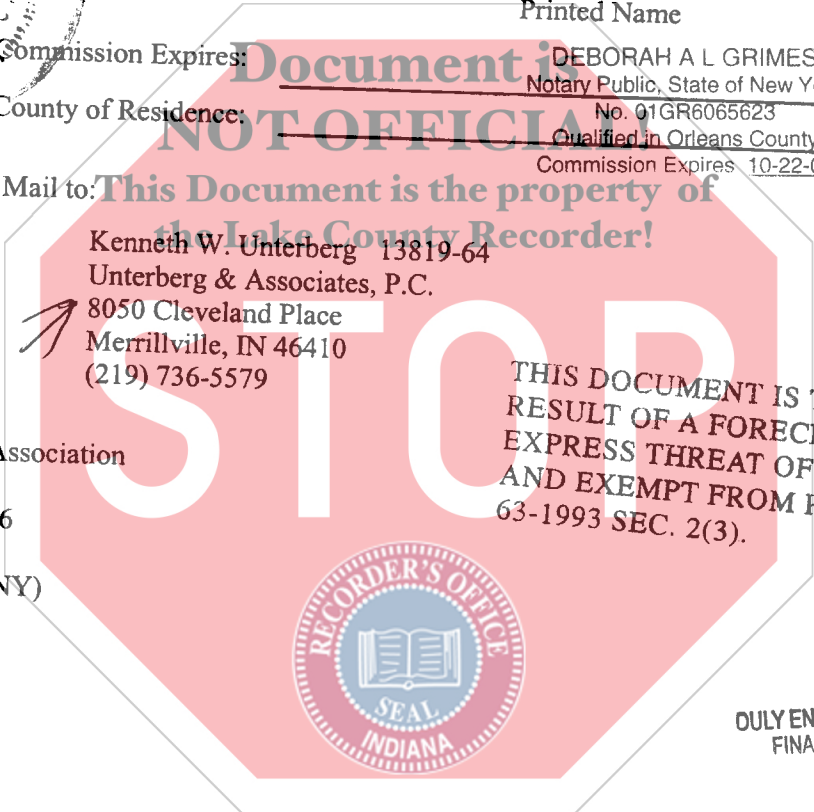
My Commission Expires: DEBORAH A L GRIMES  
County of Residence: Notary Public, State of New York  
No. 01GR6065623  
Qualified in Orleans County  
Commission Expires 10-22-05

Instrument Prepared by and Mail to:

Kenneth W. Unterberg 13819-64  
Unterberg & Associates, P.C.  
8050 Cleveland Place  
Merrillville, IN 46410  
(219) 736-5579

Tax Statements To:  
Federal National Mortgage Association  
PO Box 9776  
Washington D.C. 20016-9776

Servicer: Bank of America (NY)  
Servicer Loan # 2005941907



THIS DOCUMENT IS THE DIRECT RESULT OF A FORECLOSURE OR EXPRESS THREAT OF FORECLOSURE AND EXEMPT FROM PUBLIC LAW 63-1993 SEC. 2(3).

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JUN 26 2003

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR