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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2003 072380

2003 JUL 11 PM 3:00

MORRIS
"Mail Tax Statements"
Stephen A. Kubik
8561 PATTERSON
ST. JOHN, IN 46373
Parcel # 22-12-0046-0002

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), as hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to Stephen A. Kubik, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

Lot 2, Ridgeland Acres, Unit 1, to the Town of St. John, as shown in Plat Book 41, page 94, in Lake County, Indiana. This Document is the property of the Lake County Recorder!
More commonly known as: 8561 Patterson, Saint John, IN 46373.

Subject to taxes for the year 2003 due and payable in May and November, 2004, and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, its successors and assigns, forever. And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, its successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

JUL 11 2003

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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→ Security Title

and payable in May and November, 2003 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantor, except as stated above.

And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation 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, the said The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), has caused this deed to be executed this 23 day of June, 2003.



