Attn: Loni

2003 105397

SPECIAL WARRANTY DEED

State of Indiana

County of Lake

THIS INDENTURE WITNESSETH, Citifinancial Mortgage Company, Inc., f/k/a Associates Financial Services Co., Inc., a corporation organized under the laws of the State of New York, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive Building 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of \$11,000.00, to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents CONVEYS AND SPECIALLY WARRANTS unto Michael A. Watkins and Arletrice Watkins, Joint Tenants with Full Right of Survivorship, herein, whether one or more, called "GRANTEE", who reside(s) in County, Illinois, and whose mailing address is 9550 S. Sacramento Ne., Evergreen all that certain real property situated in Lake County, Indiana, and more particularly described as follows:

Lot 30, except the North 20 feet and all of Lot 29, Block 32, Ironwood Unit "A", City of Gary, as shown in Plat Book 21, page 4, Lake County, Indiana.

COMMONLY KNOWN AS:

2345 Ohio St Gary, Indiana 46407 Document is NOT OFFICIAL!

Parcel ID: 25-45-0112-0029 his Document is the property of the Lake County Recorder!

TO HOLD the above described premises, together with all and singular the rights an appurtenances thereto in 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, its 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.

FLIT ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

CCT 1 2003

STEPHEN R. STIGLICH AKE COUNTY AUDITOR 000073

14774 1400

(AFFIX SEAL)	Citifinancial Mortgage Company, Inc., f/k/a Associates Financial Services Co., Inc.,
	By Sue Harber
State of Texas	Document is
County of Dallas	NOTOFFICIAL
Company, Inc., f/k/a /	Public in and for said County and State, personally appeared Citifinancial Mortgage Associates Financial Services Co., Inc., by the itifinancial Mortgage Company, Inc., who acknowledged execution of the foregoing Deed
for and on behalf of said G contained are true.	RANTOR, and who, having been duly sworn, stated that the representations therein
WITNESS MY HAND	and Notarial Seal this 25th day of Sept ,2003
	Kane Phi
	Notary Public. Residing in Texas County, Dallas
Γhis Instrument was Prepare	
James Robert Wesley, Attor	
2003-199GIN	Miller Miller M. S. S.

IN WITNESS WHEREOF, GRANTOR has caused this deed to be executed this 25th day of 5cpt, 2003