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SPECIAL WARRANTY DEED

UG#: 3173533

This Deed is from FEDERAL HOME LOAN MORTGAGE CORPORATION, a corporation organized and existing under the laws of the United States, having its principal office in the City of Carrollton, TX ("Grantor") to United Guaranty Residential Insurance Company ("Grantees(s)"), and to Grantee's heirs and assigns.

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever, but without recourse, representation or warranty, except as expressed herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County of Lake of Indiana as described as follows the "Property"

3537 Sunrise Dr., Crown Point, IN

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes. See, 12 U.S.C. 1723a (c) (2).

"No Indiana Gross Income Tax is due payable in respect to the transfer made by instrument."

Date: October 2, 2002 This Document is the property of the Lake County Recorder!

FEDERAL HOME LOAN MORTGAGE CORPORATION

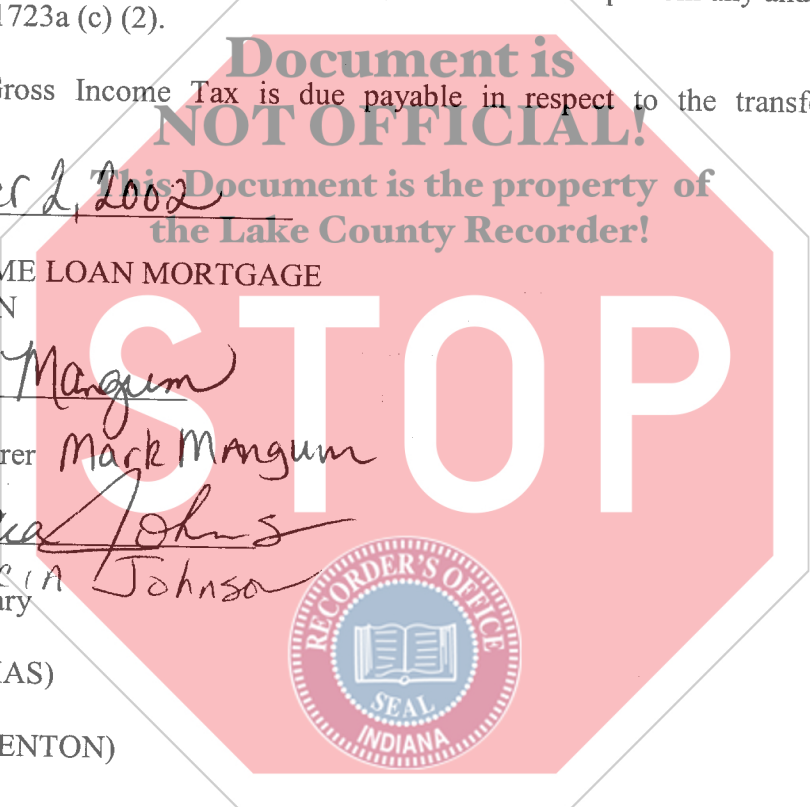
By: Mark Mangum  
Assistant Treasurer Mark Mangum

Attest: Tricia Johnson  
Assistant Secretary TRICIA Johnson

STATE OF TEXAS)  
) SS  
COUNTY OF DENTON)

The foregoing instrument was acknowledged before me, a notary public commissioned in Dallas County, Texas this 2nd day of October, 2002 by Mark Mangum, Assistant Treasurer, and TRICIA Johnson Assistant Secretary, of Federal Home Loan Mortgage Corporation, a United States Corporation, on behalf of the corporation.

Dennis D. Wright  
Notary Public



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-> ATI Title 4365 Harr Ave Cin OH 46211

File No: 03644632

LEGAL DESCRIPTION - EXHIBIT A

Situated in Lake County, State of Indiana and described as follows, to-wit:

Lot 260 in Lakes of the Four Seasons, Unit No. 4, as per plat thereof, recorded April 11, 1967 in Plat Book 38, in the Office of the Recorder of Lake County, Indiana.

Parcel ID No. 11-10-0048-0068

Property Address: 3537 Sunrise Drive, Crown Point, Indiana 46307

