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OFFICE OF THE RECORDER OF DEEDS
LAKE COUNTY, INDIANA

2003 113757

2003 OCT 22 PM 3:47

RECORDING DEPARTMENT

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, Beneficial Indiana, Inc., dba Beneficial Mortgage Co., grants, conveys, bargains and sells to Anthony M Palmer and Dawn P Palmer, Husband and Wife, of LAKE County ("Grantee"), for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, State of Indiana:

Lot Numbered 4, 5 and 6 in Block 2 as shown on the recorded plat of East Gary Gardens, Third Addition, in the City of Lake Station recorded in Plat Book 26, page 4 in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 2324 Cass Street, Lake Station, IN 46405.

Subject to any and all easements, agreements, restrictions and other matters of record; subject to the lien for real property taxes not delinquent; and subject to rights of way for roads and such matters as delinquent; and subject to rights of way for roads and such matters as would be disclosed by an accurate survey and inspection of the real estate.

Grantor, as its sole warranty herein warrants to Grantee and its successors and assigns, that Grantor will forever defend title to the Real Estate (subject, however, to the foregoing exceptions) against the claims of all persons claiming, by through, or under Grantor, but against none other, which claims are based upon matters occurring subsequent to Grantor's acquisition of the Real Estate.

Grantor without warranting the existence of any such rights, also warrants to Grantee any right Grantor may possess with respect to any representation, warranty, including warranties of title, covenant or other obligation running to Grantor and touching and concerning the Real Estate.

The undersigned person executing this deed on behalf of Grantor represents and

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

OCT 20 2003

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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execute and deliver this deed; that Grantor has full capacity to convey the real estate described herein; and that all necessary action for the making of such conveyance has been taken and done.

Grantor conveys and warrants this transfer is not subject to Indiana Gross income tax.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 26 day of September 2003.

GRANTOR:

Beneficial Indiana, Inc., dba Beneficial Mortgage Co.

PRINTED:

[Signature]

TITLE:

**Ashley M. Bean
Asst. Vice President**

STATE OF

California

COUNTY OF

Los Angeles



Before me the undersigned, a Notary Public in and for said county and State, personally appeared Ashley M. Bean, on behalf of Beneficial Indiana, Inc., dba Beneficial Mortgage Co. who acknowledged the execution of the foregoing Special Warranty Deed for and on behalf of such Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 26 day of September 2003.

My Commission Expires:

1-5-2006



[Signature]

Notary Public

Monica S. Ramirez

Printed

Resident of Los Angeles County.

This instrument was prepared by Candace L. Broady, Attorney at Law. Batties & Associates, 155 E. Market St., Suite 865, Indianapolis, IN 46204.
Send tax bills to: 2324 Cass Street, Lake Station, IN 46405.
After recording, return deed to: Title One 2002 E 62nd St., Indianapolis, IN 46220.