

File No. 03060366

Parcel No. 25-41-0278-0020

SPECIAL CORPORATE WARRANTY DEED

This Indenture Witnesseth, That US Bank National Association, fka First Bank National Association Trust U/A dated 3/1/99 (EQCC Home Equity Loan Trust 1999-1) (Grantor), a corporation organized and existing under the laws of the State of UT BARGAINS, SELLS AND CONVEYS to William D. Pagan (Grantee) of Lake County in the State of Indiana, for the sum of Ten & 00/100 Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

See Attached Exhibit A

Subject to any and all easements, agreements, and restrictions of record. The address of such real estate is commonly known as: 1164 Dekalb Street Gary, IN 46403

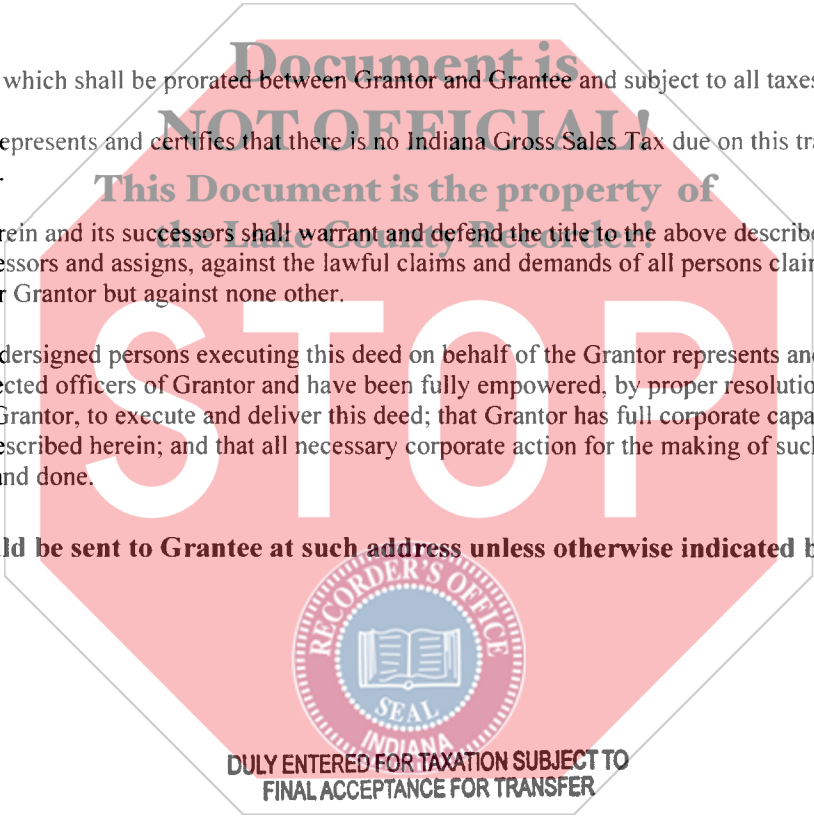
Subject to taxes which shall be prorated between Grantor and Grantee and subject to all taxes thereafter

Grantor herein represents and certifies that there is no Indiana Gross Sales Tax due on this transfer made by this conveyance.

The Grantor, herein and its successors shall warrant and defend the title to the above described real estate to Grantee, its successors and assigns, against the lawful claims and demands of all persons claiming by, through or under Grantor but against none other.

The undersigned persons executing this deed on behalf of the Grantor represents and certifies 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.

Tax bills should be sent to Grantee at such address unless otherwise indicated below.



2004 020837

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

MAR 9 2004

008670

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

195-15682

In Witness Whereof, Grantor has executed this deed this 4TH day of NOVEMBER 20 03

[Signature]
AVIVA BUSH, DOC. CONTROL OFFICER
Fairbanks Capital Corp. as Attorney in Fact
Printed and Office

PER POWER OF ATTORNEY
RECORDED AT INSTRUMENT
2001-009950

STATE OF UTAH)
COUNTY OF SALT LAKE)

ACKNOWLEDGEMENT

Before me, a Notary Public in and for the said County and State, personally appeared AVIVA BUSH, DOC. CONTROL OFFICER the _____ of US Bank National Association as trustee who acknowledged the foregoing Special Warranty Deed, and who, having been duly sworn, states that any representations therein contained were true.

Witness my hand and notarial seal this 4TH day of NOVEMBER, 20 03.

My Commission Expires: _____

[Signature]
Signature

My County of Residence: _____

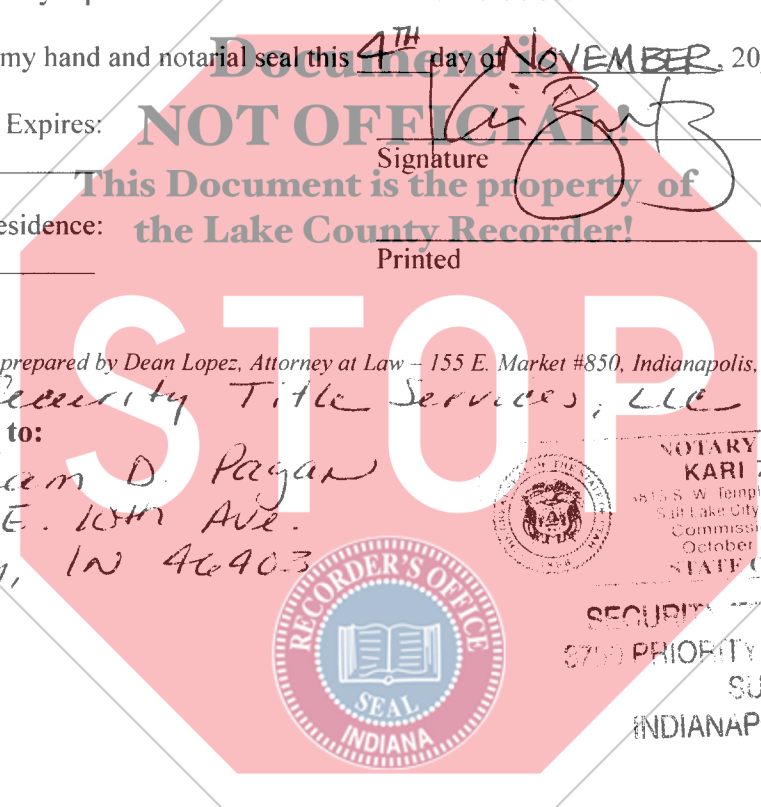
Printed

This instrument was prepared by Dean Lopez, Attorney at Law - 155 E. Market #850, Indianapolis, In 46204

Return to: Security Title Services, LLC

Send Tax Bills to:

William D. Pagan
5410 E. 104th Ave.
Gary, IN 46403



NOTARY PUBLIC
KARI ZINTZ
4810 S. W. Temple, PO Box 65428
Salt Lake City, Utah 84115
Commission Expires
October 18, 2006
STATE OF UTAH



SECURITY TITLE SERVICE, LLC
870 PRIORITY WAY SOUTH DRIVE
SUITE 100
INDIANAPOLIS, IN 46240

EXHIBIT A - LEGAL DESCRIPTION

LOT 20 BLOCK 4, AETNA MANOR SUBDIVISION, CITY OF GARY, AS SHOWN
IN PLAT BOOK 29, PAGE 99, LAKE COUNTY, INDIANA.

