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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

MAIL TAX BILLS TO:  
Ameriquest Mortgage Co.  
505 City Parkway West, Suite 100  
Orange, CA 92868-4509

2004 042837 KEY NO. 2004 MAY 24 AM 9:44

MORRIS W. CARTER  
RECORDER

**DEED IN LIEU OF FORECLOSURE**

THIS INDENTURE WITNESSETH, that the **HOWARD M. DARNELL** ("Grantor"), CONVEYS AND WARRANTS to **AMERIQUEST MORTGAGE COMPANY** ("Grantee"), a California corporation authorized to do business in the State of Indiana, for and in consideration of Ten Dollars (\$10.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana, to-wit:

The East 21 feet of Lot 10 and the West 19 feet of Lot 11 in Block 8 in Turner-Meyn Park, in the City of Hammond, as per plat thereof, recorded in Plat Book 19, page 12, in the Office of the Recorder of Lake County, Indiana.

More commonly known as 2923 165th, Hammond, Indiana 46323

SUBJECT TO all real estate taxes and assessments due and payable.

SUBJECT TO restrictions, conditions, limitations, zoning ordinances, easements, encroachments, visible or of record, roadways, rights-of-way and highways of record.

SUBJECT TO that certain Real Estate Mortgage from Grantor to Grantee dated August 10, 2000, in the original principal amount of \$50,500.00 recorded on August 21, 2000, as Document No. 2000 060324 (the "Mortgage").

SUBJECT TO that certain Sworn Statement of Intention to Hold Lien (Notice of Mechanic's Lien) of J.G.M. Enterprises, Inc. dated March 24, 2003, and recorded March 25, 2003, as Document No. 2003-030681.

DULY ENTERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

MAY 20 2004

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

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18.00  
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**IT IS EXPRESSLY UNDERSTOOD AND AGREED BY AND BETWEEN THE GRANTOR AND GRANTEE THAT THIS CONVEYANCE SHALL NOT EFFECT NOR BE CONSIDERED TO EFFECT A MERGER OF THE ABOVE-DESCRIBED MORTGAGE HELD BY GRANTEE, NOR ANY RIGHTS AND INTERESTS CREATED IN FAVOR OF AMERIQUEST MORTGAGE COMPANY IN AND TO THE FEE SIMPLE TITLE HEREBY ACQUIRED BY GRANTEE AND THAT SAID MORTGAGE SHALL CONTINUE TO BE AND REMAIN IN FULL FORCE AS A VALID AND SUBSISTENT FIRST LIEN UPON THE ABOVE-DESCRIBED REAL ESTATE WITHOUT ANY IMPAIRMENT WHATSOEVER HEREBY AND WITH THE PRIORITY OF SUCH MORTGAGE LIEN UNDIMINISHED. THE GRANTEE HEREBY RESERVES ALL OF ITS RIGHTS AND REMEDIES UNDER THE MORTGAGE.**

Grantor declares that this conveyance is the absolute and unconditional conveyance to Grantee of the entire fee simple title to the above real estate in fact as well as in form and is not intended as, nor shall it be construed as, the conveyance of a lesser estate or as a mortgage or any other form of security. This deed constitutes a transfer of the herein-described real estate from Grantor for fair and adequate consideration as herein set forth.

Grantor further declares and acknowledges that this conveyance is not a conveyance to Grantee in trust for or to the use of Grantor or any other persons, but that the title herein conveyed to Grantee shall be held by Grantee for and to its own sole and exclusive use and benefit.

Grantor declares that this conveyance is freely and fairly made, there are no agreements, oral or written, other than this deed between Grantor and Grantee with respect to the real estate.

Grantor herein certifies that no Indiana Gross Income Tax is due by reason of this conveyance.

