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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2004 046119

2004 JUN -3 AM 8:30

MORRIS W. CARTER  
RECORDER

"Mail Tax Statements"

Joseph Kowalski

11511 Ventura Dr., St. John, IN 46373

Parcel # 25-45-0658-0022

**SPECIAL WARRANTY DEED**

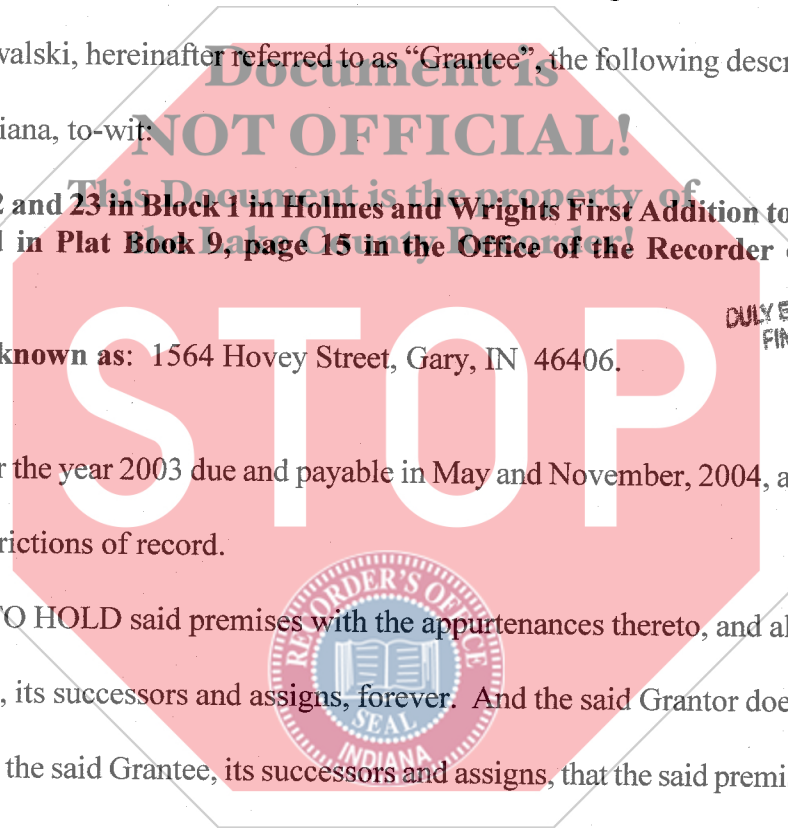
KNOW ALL MEN BY THESE PRESENTS: That The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2, as hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to Joseph Kowalski, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

**Lots 21, 22 and 23 in Block 1 in Holmes and Wrights First Addition to Gary as per plat thereof, recorded in Plat Book 9, page 15 in the Office of the Recorder of Lake County, Indiana.**

**More commonly known as:** 1564 Hovey Street, Gary, IN 46406.

Subject to taxes for the year 2003 due and payable in May and November, 2004, and also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, its successors and assigns, forever. And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, its successors and assigns, that the said premises are free and clear from



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JUN 2 2004

STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

000177

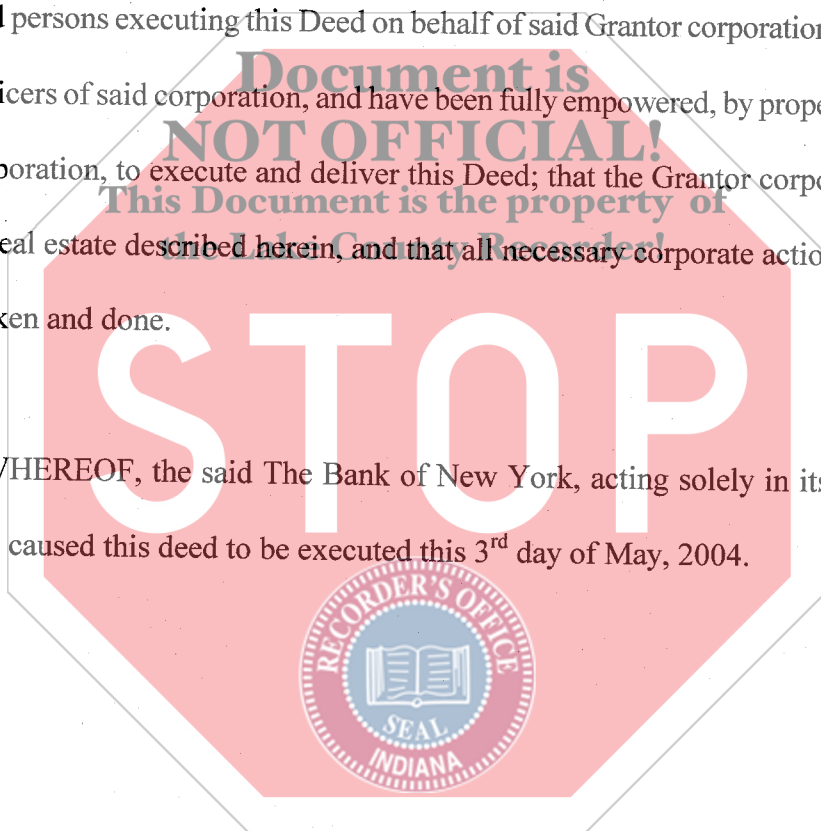
18. DG  
16597

all encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due and payable in May and November, 2004 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantor, except as stated above.

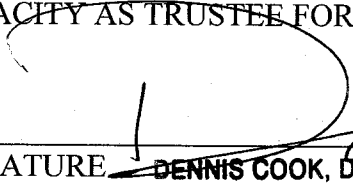
And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation 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.

IN WITNESS WHEREOF, the said The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2 has caused this deed to be executed this 3<sup>rd</sup> day of May, 2004.



THE BANK OF NEW YORK, ACTING SOLELY IN ITS  
CAPACITY AS TRUSTEE FOR EQCC TRUST 2001-2

  
SIGNATURE DENNIS COOK, DOC. CONTROL OFFICER

Fairbanks Capital Corp. as Attorney in Fact

PRINTED

PER POWER OF ATTORNEY  
RECORDED AT INSTRUMENT

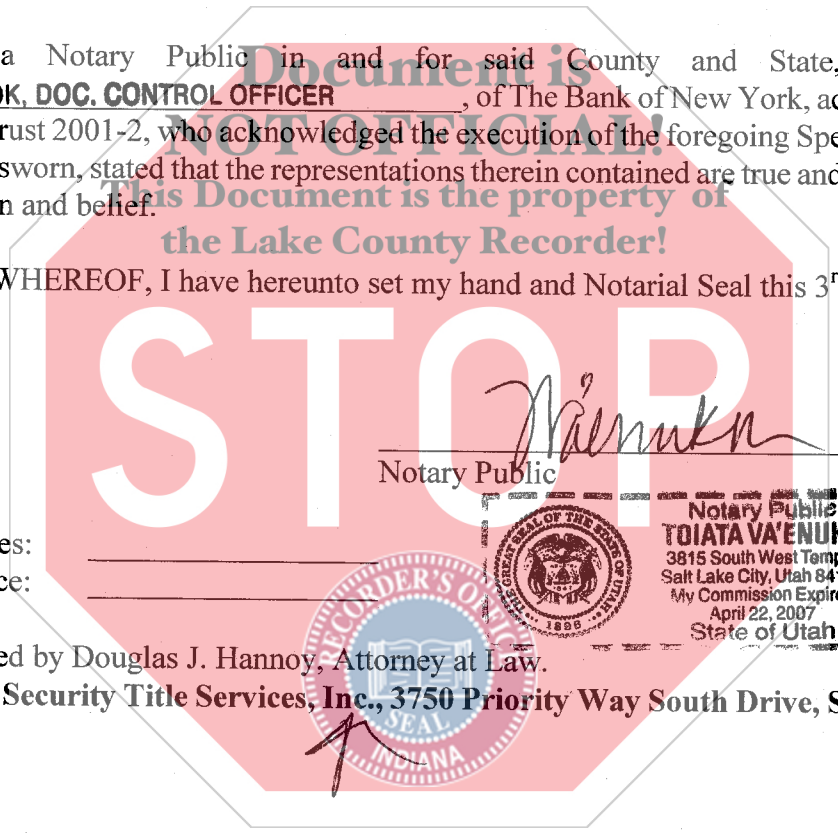
# 2001-009948

STATE OF UTAH

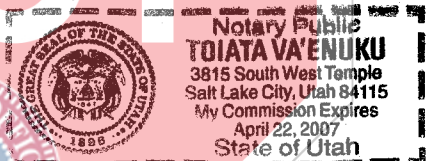
COUNTY OF SALT LAKE

Before me, a Notary Public in and for said County and State, personally appeared DENNIS COOK, DOC. CONTROL OFFICER, of The Bank of New York, acting solely in its capacity as Trustee for EQCC Trust 2001-2, who acknowledged the execution of the foregoing Special Warranty Deed, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of his knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 3<sup>rd</sup> day of May, 2004.



  
Notary Public



My Commission Expires: \_\_\_\_\_  
My County of Residence: \_\_\_\_\_

This instrument prepared by Douglas J. Hannoy, Attorney at Law.  
Return original deed to Security Title Services, Inc., 3750 Priority Way South Drive, Suite 100, Indianapolis, IN 46240.

