

2

REO No. CO44121

SPECIAL WARRANTY DEED

Key NO. (43) 53-25-9

This Deed is from Wells Fargo Bank, Minnesota, N.A. f/k/a Norwest Bank Minnesota, N.A., as Trustee for Certificate Holders of Saco 1 Series 1999-2 ("Grantor"), to

Raymond Rapchak 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**, State of Indiana, described as follows (the "Premises"):

7719 Montana Street, Merrillville, IN 46410 (SEE ATTACHED EXHIBIT "A") 53-25-9(4)

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 or payable in respect to the transfer made by this instrument."

Date: October 25, 2004

Wells Fargo Bank, Minnesota, N.A.
f/k/a Norwest Bank Minnesota, N.A.,
As Trustee

By: Belinda Ferguson
Federal National Mortgage Ass't. V.P.
Association, a/k/a Fannie Mae, as
Attorney-in-Fact

Pursuant to Power of Attorney recorded ~~October~~
October 29, 2004 as Doc. No. 2004-092915

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

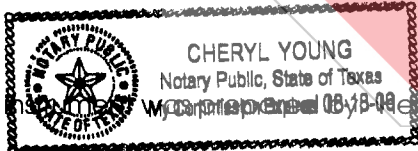
STATE OF TEXAS)

COUNTY OF DALLAS)

The foregoing instrument was acknowledged before me, a notary public commissioned in Dallas County, Texas this **October 25, 2004**, by Belinda Ferguson, Assistant V.P. of Fannie Mae a/k/a Federal National Mortgage Association, a United States Corporation, on behalf of Wells Fargo Bank, Minnesota, N.A. f/k/a Norwest Bank Minnesota, N.A., as Trustee,

**as attorney in fact*

Notary Public



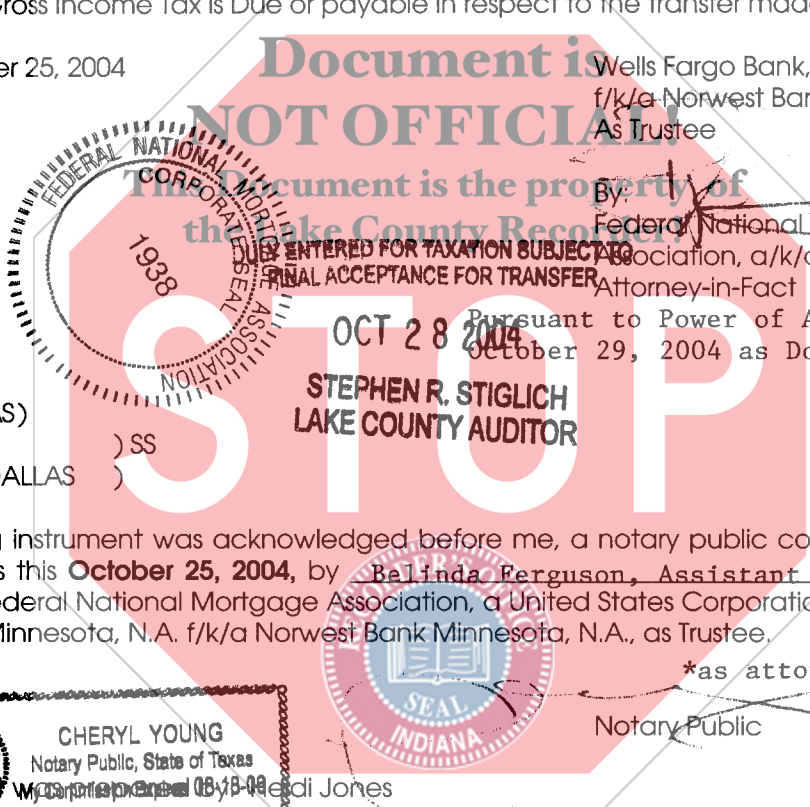
This instrument was prepared by Medi Jones

Mail tax bills to: 709 Courtney Drive
Crown Point, IN 46307

002246

Ticor-SCher. 920044018

Handwritten initials: AH, 1756



Vertical stamp: 2004 092915, LAKE COUNTY RECORDS, OCT 28 2004

No: 920044018

LEGAL DESCRIPTION

Lot 39 in the Resubdivision of the Resubdivision of Lots 11 to 27 in Block 5 and a Resubdivision of Lots 51 and 52 in Block 5 in Lincolnway Farms, Inc., "Green Acres Development", as per plat thereof, recorded in Plat Book 26 page 35, in the Office of the Recorder of Lake County, Indiana.



LEGAL 6/98 SB