

File No. 04050334

Parcel No. 25-44-0144-0007

3

SPECIAL CORPORATE WARRANTY DEED

This Indenture Witnesseth, That The Chase Manhattan Bank, as Trustee of Irwin Mortgage Corp. Home Equity Loan Trust (Grantor), a corporation organized and existing under the laws of the State of UT BARGAINS, SELLS AND CONVEYS to C.A. Watkins (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: 576 Lincoln Street Gary, IN 46402

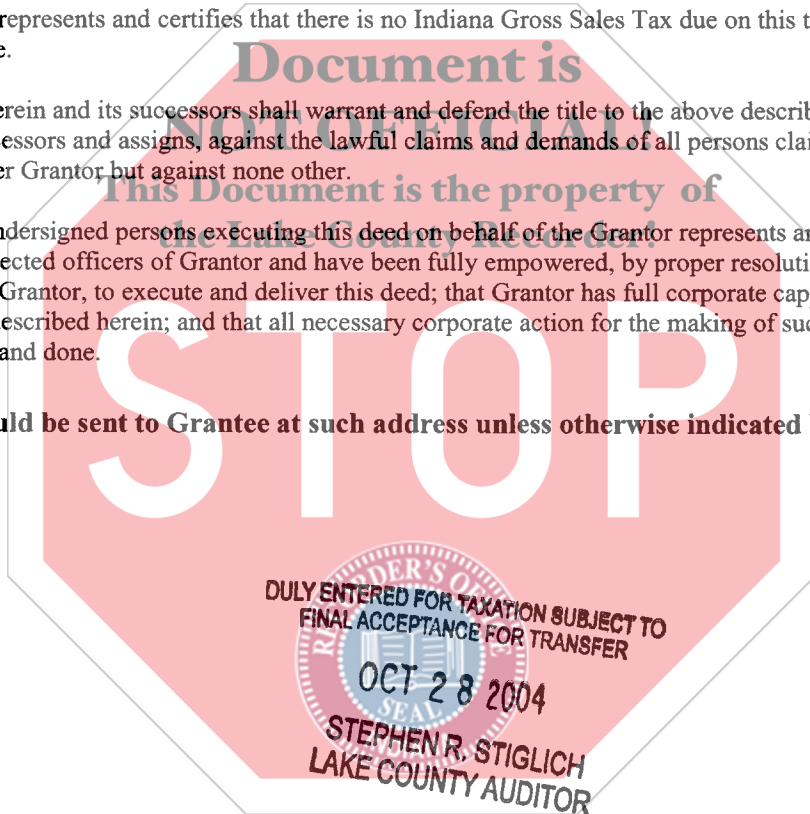
Subject to taxes which shall be prorated between Grantor and Grantee and subject to all taxes thereafter

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 093060

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

002316

Security Title Services
3750 Priority Way S. Dr. Ste. 100
Indianapolis, In. 46240

19.00
OK & P
18275

In Witness Whereof, Grantor has executed this deed this 7 day of Oct, 2004

[Handwritten Signature]

DAVID FRANCIS, DOC. CONTROL OFFICER

Printed and Office

STATE OF Utah)
COUNTY OF Salt Lake)

ACKNOWLEDGEMENT

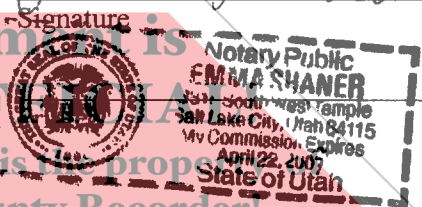
Before me, a Notary Public, in and for the said County and State, personally appeared DAVID FRANCIS, DOC. CONTROL OFFICER the _____ of The Chase Manhattan Bank, as Trustee who acknowledged the foregoing Special Warranty Deed, and who, having been duly sworn, states that any representations therein contained were true.

Witness my hand and notarial seal this 7 day of Oct, 2004.

[Handwritten Signature]

My Commission Expires:

My County of Residence:



This Document is NOT OFFICIAL. This Document is the property of the Lake County Recorder.

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

Return to:

Send Tax Bills to: SECURITY TITLE SERVICES, LLC

318 Jade Ln
Valparaiso, IN 46385

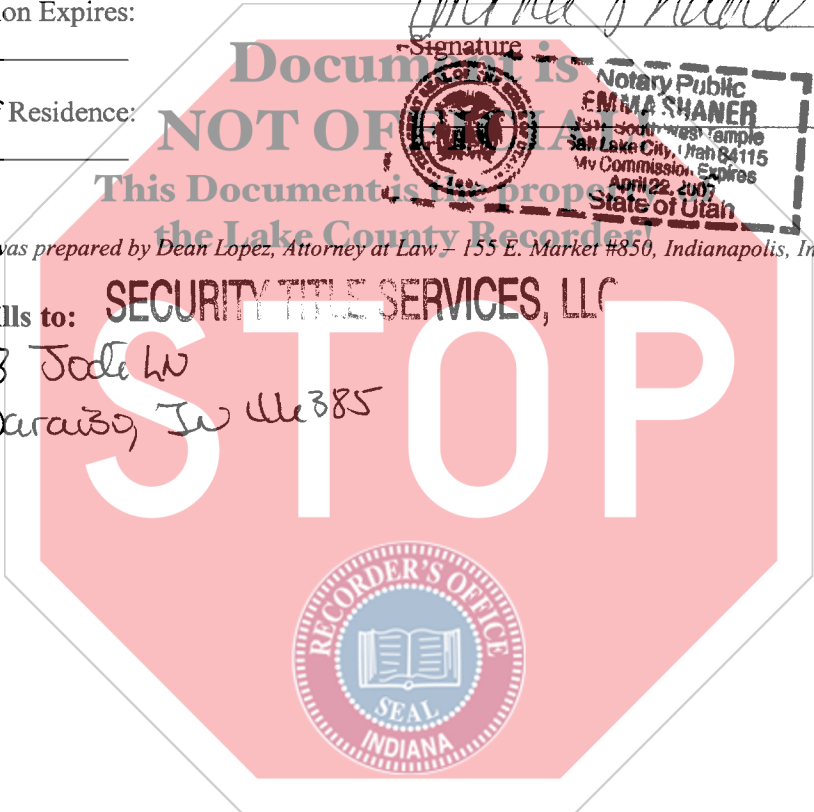


EXHIBIT A - LEGAL DESCRIPTION

LOT 7, IN BLOCK 11, IN RE-SUBDIVISION OF GARY LAND COMPANY'S THIRD SUBDIVISION AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 13, PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

