See Exhibit "A" (hereafter "Real Estate").

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THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as **2442 Ticonderoga Street**, Schererville, IN 46375. The bills should be sent to Grantee at such address unless otherwise indicated on the back.

THIS CONVEYANCE IS NOT SUBJECT TO THE PAYMENT OF INDIANA CORPORATE GROSS INCOME TAX.

The undersigned person executing this deed on behalf of Grantor represents and certifies that they are duly authorized and fully empowered to execute and deliver this deed as the ASST SECRETAR (title) of (Company). Document is  $\Box$ This Deed is executed by OCWEN FEDERAL BANK, FSB as Attorney in Fact for , pursuant to a Power of Attorney dated 7/27/2004 . as Instrument Number <u>04-94155</u> which said Power of Attorney remains unrevoked and of full force and effect as of date of execution hereof. the Lake County Recorder! Grantor, for itself and its heirs, executors and administrators, does hereby covenant with Grantee his heirs and assigns, that Grantor, has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged, or incumbered in any manner whatsoever; and Grantor will forever warrant and defend the title to the above granted premises against all persons lawfully claiming the same from, through or under Grantor. Grantor's warrants hereunder are limited to its own acts and deeds and those of persons claiming by, through and under Grantor, and not otherwise. IN WITNESS WHEREOF, Grantor has executed this deed this 10 day of JANUARY, 2005 U.S. Bank National Association, as Trustee for the holders of Morgan Stanley Dean Witter Capital I, Inc., Trust 2002-HE1 Mortgage Pass Through Certificates, Series 2002-HE1, by Ocwen Federal Bank, FSB, its attorney in fact DULY ENTERED FOR TAXATION SUBJECT TO ANDREW C. KUREK (name) Assistant Secretary (title) Bv: OCWEN Federal Bank FSB (Company) It's Attorney In Fact STEPHEN R. STIGLICH STATE OF F LAKE COUNTY AUDITOR COUNTY OF Orange Before me a Notary Public in and for said County and State, personally appeared (name), SSISTENT Secretary (title), (Company) who acknowledged the execution of the foregoing Deed for an on behalf of said Grantor, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this D day of January 3005.

My Commission Explication of My Commission Explication of My Commission Explication of My Commission & Should Notary Public Notary Public Underwriters

Residing in Printed Name

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana Return deed and tax statements to Khamees Hammad, 1442 Ticonderoga St., Scherery, He

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No: 620048567

## **LEGAL DESCRIPTION**

Lot 7, in Saratoga Phase One, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 71 page 28, and as amended by Certificate of Amendment, recorded June 14, 1996, as Document No. 96040082, in the Office of the Recorder of Lake County, Indiana.

