620048464

## SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, that Bank One, N.A., as Trustee for the registered holders of the ACE Securities Corp. Home Equity Loan Trust, Series 2003-NC1, Asset Backed Pass-Through Certificates, (hereafter referred to as "Grantor"), CONVEYS AND WARRANTS to Keith McKinley, an adult (hereafter referred to as "Grantee"), of Lake County, in the State of Indiana, for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 16 and the East 8 feet of the Lot 15 in Block 1 in Maywood Addition to Hammond, as per plat book 11, page 32, in the Office of the Recorder of Lake County, Indiana (hereafter "Real

THIS CONVEYANCE IS SUBJECT TO ALL DELINQUENT REAL ESTATE TAXES.

Subject to any and all easements, agreements and restrictions of record. The address of strell real estate is commonly known as 1045 Drackert, Hammond, IN 46320. Tax 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. SECRETARY (title) of Company).
This Deed is executed by OCWEN FEDERAL BANK, FSB as Attorney in Fact for Number 103892209, which said Power of Attorney remains unrevoked and of full force and effect as of date of execution hereof.
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 day of
Loan Trust, Series 2003-NC1, Asset Backed Pass-Through Certificates, by Ocwen Federal Bank, FSB, its attorney in fact
ANDREW C KUREK (name)  Assistant Secretary (title)  By: OCWEN Federal Bank FSB (Company)
By: OCWEN Federal Bank FSB (Company)  It's Attorney In Fact  STATE OF
Before me a Notary Public in and for said County and State, personally appeared  Hndru Hurk (name), Assistant Scentury (title), Or Cuen  (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 day of Junuary , 2005.  My Commission: Bapires Homas S. THORNBURG, II  MY COMMISSION # DD 308700  EXPIRES: August 8, 2008  Bonde Con North Public Underwriters  Printed Name
This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana Return deed and tax statements to Keith McKinley, 975 Hawknorne Ave., Elmhurt, 12 60126