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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2006 010211

2006 FEB -8 AM 10: 25

MICHAEL A. BROWN
RECORDER

INDIANA

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That U.S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4, (Grantor), **CONVEYS AND WARRANTS** to John Garibay (Grantee), 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 137, LINCOLN GARDENS THIRD, AS SHOWN IN PLAT BOOK 35, PAGE 33, LAKE COUNTY, INDIANA

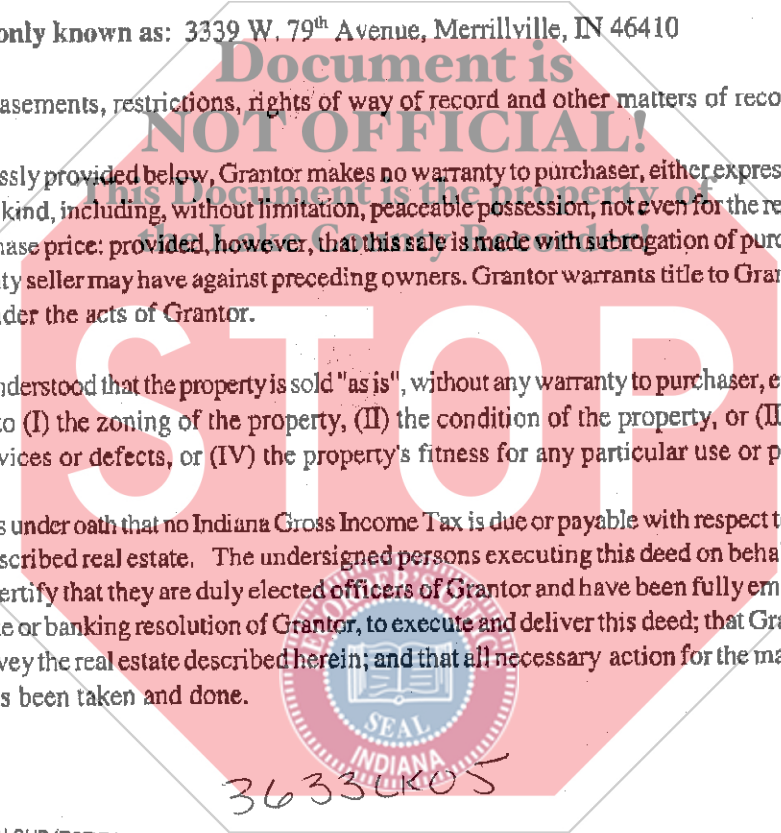
Commonly known as: 3339 W. 79th Avenue, Merrillville, IN 46410

Subject to all easements, restrictions, rights of way of record and other matters of record.

Except as expressly provided below, Grantor makes no warranty to purchaser, either express or implied, of any nature or kind, including, without limitation, peaceable possession, not even for the return of all or part of the purchase price: provided, however, that this sale is made with subrogation of purchaser to any rights of warranty seller may have against preceding owners. Grantor warrants title to Grantee only by, through and under the acts of Grantor.

It is expressly understood that the property is sold "as is", without any warranty to purchaser, either express or implied, as to (I) the zoning of the property, (II) the condition of the property, or (III) the property's freedom from vices or defects, or (IV) the property's fitness for any particular use or purpose.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable with respect to the transfer of the above described real estate. The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly elected officers of Grantor and have been fully empowered, by proper corporate or banking resolution of Grantor, to execute and deliver this deed; that Grantor has full capacity to convey the real estate described herein; and that all necessary action for the making of such conveyance has been taken and done.



3633LK05

1800
MT
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DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

FEB 07 2006

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

OLD FOR MERIDIAN TITLE CORP

002569

IN WITNESS WHEREOF, Grantor has caused this Special Warranty Deed to be executed this 23 day of July 2006.

SELECT PORTFOLIO SERVICING, INC. AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR HOME EQUITY ASSET TRUST 2002-4.

ATTEST:

By: [Signature]
(Signature)

[Signature]
CHERYL E. KRUEGER, DOC. CONTROL OFFICER
(Signature)
Select Portfolio Servicing, Inc.,
F/K/A Fairbanks Capital Corp., as Attorney in Fact

(Printed Name, and Office)

(Printed Name, and Office)

Document is NOT OFFICIAL!

STATE OF Utah This Document is the property of the SS: the Lake County Recorder!
COUNTY OF Salt Lake

Before me, a Notary Public in and for said County and State, personally appeared _____
CHERYL E. KRUEGER, DOC. CONTROL OFFICER, and _____
the _____, respectively of Select Portfolio Servicing, Inc., as attorney-in-fact for U.S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4, who acknowledged execution of the foregoing Special Warranty Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

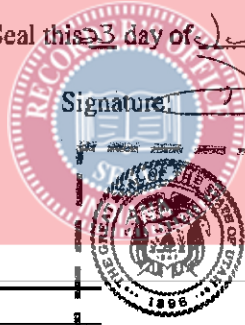
Witness my hand and Notarial Seal this 23 day of July, 2006.

Signature: _____

_____, Notary Public

My Commission expires: _____

SEND TAX STATEMENTS TO: _____



Notary Public
DENNIS ULIBARRI
3815 South West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 22, 2007
State of Utah

This instrument prepared by Matthew L. Foutty, Attorney at Law.

Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).


I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

"VERIFIED FOR RECORDING BY MERIDIAN TITLE"




Signature of Declarant

Cheryl A Rzepka
Printed Name of Declarant