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SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, that **HSBC Bank USA, N.A.**, as Trustee for the registered holders of **Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1**, (hereafter referred to as "Grantor"), CONVEYS AND WARRANTS to **Ruiz Development, LLC**, (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 9, BLOCK 2, RESUBDIVISION OF THE WEST 1317.5 FEET OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 9 WEST OF THE 2ND P.M., IN THE CITY OF EAST CHICAGO, AS SHOWN IN PLAT BOOK 5, PAGE 2, IN LAKE COUNTY, INDIANA (hereafter "Real Estate").

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 **4118 Tod Avenue, East Chicago, Indiana 46312**. 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 VA REO Closing Manager (title) (Company).

This Deed is executed by Keith Chapman of Owen Loan Servicing, LLC as Attorney in Fact for HSBC Bank, pursuant to a Power of Attorney dated June 27, 2000, as Instrument Number 2006 024532, 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 21 day of February, 2006

HSBC Bank USA, N.A., as Trustee for the registered holders of **Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1**

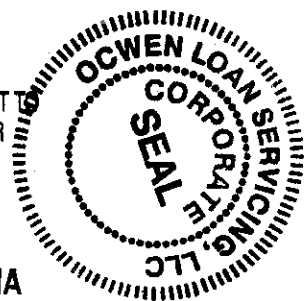
By: Keith Chapman

KEITH CHAPMAN (name)
VA REO Closing Manager (title)
Owen Loan Servicing, LLC (Company)
DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

STATE OF FL)
COUNTY OF Orange)

MAR 23 2006

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR



Before me a Notary Public in and for said County and State, personally appeared KEITH CHAPMAN (name), VA REO Closing Manager (title), Owen Loan Servicing, LLC (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 21st day of Feb, 06.

My Commission Expires: _____

Kavitaben R. Mehta
Notary Public

Residing in Orange County

Printed Name 006304

This instrument prepared by James E. Shinaver, Nelson & Frankenberger, Indianapolis, Indiana
Return deed and tax statements to Ruiz Development, LLC, 2835 43rd St

Highland, IN 46032

NOTARY PUBLIC-STATE OF FLORIDA
Kavitaben R. Mehta
Commission # DD454685
Expires: JULY 25, 2009
Bonded Thru Atlantic Bonding Co., Inc.

2006 MAR 24 10 06 AM
FILED FOR RECORD
LAKE COUNTY
STATE OF INDIANA

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22039
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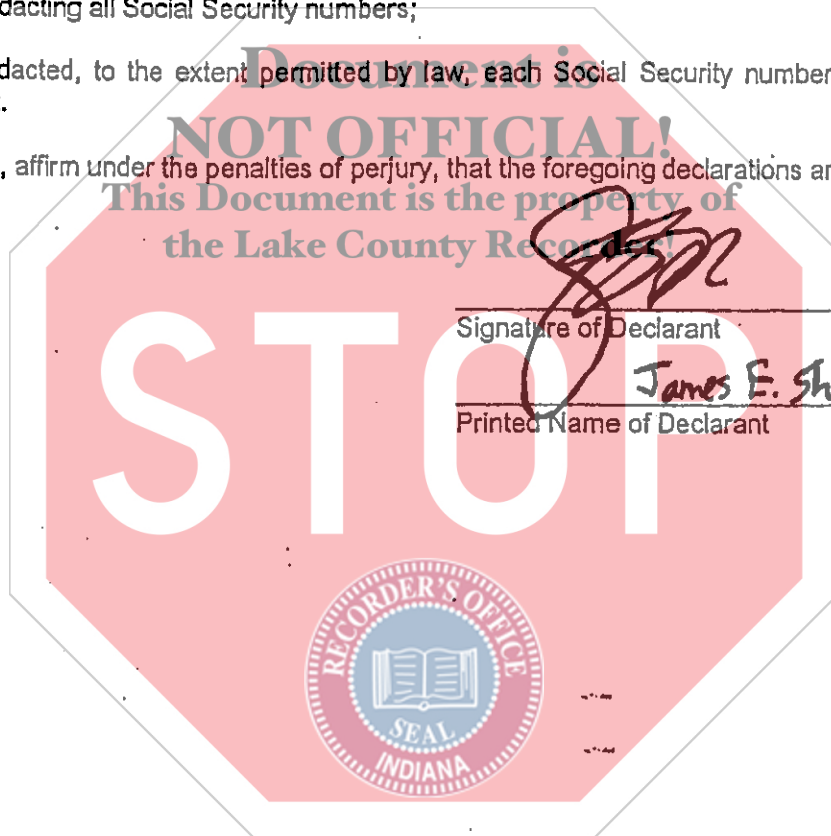
Declaration

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 numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

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



→ Secured Title