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2007 DEC 11 FA12: 53

Grantee's Address: ER

Mail Tax Statements:

Warren Smith and Tara M. Smith

Mailing Address: 1074 1-411

Parcel #: 25-44-0318-0009

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Deutsche Bank Trust Company Americas, as Trustee and Custodian for HSBC Bank USA, NA ACE 2006-NC1, as hereinafter referred to as "Grantor", for the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey to Warren Smith and Tara M. Smith, husband and wife, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

This Document is the property of
Lot 9 in Block 12 in Addition to Gary Land Company's Eleventh Subdivision, in the
City of Gary, as per plat thereof, recorded in Plat Book 19, page 19, in the Office of
the Recorder of Lake County, Indiana.

More commonly known as: 1076 Harrison Street, Gary, IN 46402

Subject to taxes for the year 2006 due and payable in May and November, 2007, and thereafter, and subject also to easements and restrictions of record.

TO HAVE AND TO HOLD said premises with the appurtenances thereto, and all rents, issues and profits thereof to the said Grantee, its successors and assigns, forever. And the said Grantor does for itself, its successors and assigns, covenant with the said Grantee, its successors and assigns, that the said premises are free and clear from all encumbrances whatsoever, by, from, through or under the said

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

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PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR 111⁰⁹

Grantor, except current taxes and assessments due and payable in May and November, 2007 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant and defend the same, with the appurtenances thereunto belonging, unto said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, from, through or under the said Grantor, except as stated above.

And the said Grantor certifies, under oath, that no Gross Income Tax is due and owing to the State of Indiana, by reason of this transaction.

The undersigned persons executing this Deed on behalf of said Grantor corporation represent and certify that they are duly elected officers of said corporation, and have been fully empowered, by proper Resolution of the Board of Directors of said corporation, to execute and deliver this Deed; that the Grantor corporation 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.

Deutsche Bank Trust Company Americas, as Trustee and Custodian for HSBC Bank USA, NA ACE 2006-NC1 by: Saxon Mortgage Services, Inc. as its Attorney-in-Fact

SIGNATURE

Aviva J. Bush, Vice President

PRINTED

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STATE OF CAMMO SS COUNTY OF JULIUS ON

Before me, a Notary Public in and for said County and State, personally appeared of Deutsche Bank Trust Company Americas, as Trustee and Custodian for HSBC Bank USA, NA ACE 2006-NC1, who acknowledged the execution of the foregoing Special Warranty Deed, and who, having been duly sworn, stated that the representations therein contained are true and correct, to the best of his knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal this 13 day of 1000 and 100

My Commission Expires: 10/01201
My County of Residence:

ALICIA KNAPP
Notary Public
Rec State of Colorado

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law, Douglas J. Hannoy."

This instrument prepared by Douglas J. Hannoy, Attorney at Law.

Return original deed to Statewide Title Company, Inc. Escrow Dept. 6525 East 82nd Street, Suite 110, Indianapolis, IN 46250.

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