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2007 098035

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 DEC 14 AM 11:02

MICHAEL A. BROWN
RECORDER

Mail Tax Statements:

George Kochis

Mailing Address: 300 US41 Ste B
Scherreville IN 46375

Parcel #: 01-39-0502-0022

Grantee's Address:

300 US41 Ste B
Scherreville IN 46375

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Sovereign Bank, 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 George Kochis, hereinafter referred to as "Grantee", the following described real estate located in Lake County, State of Indiana, to-wit:

LOT 22 IN WOODS PARK UNIT NO. 1, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32, PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

More commonly known as: 2135 West 50th Avenue, Gary, IN 46408

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

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

DEC 13 2007

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

024463

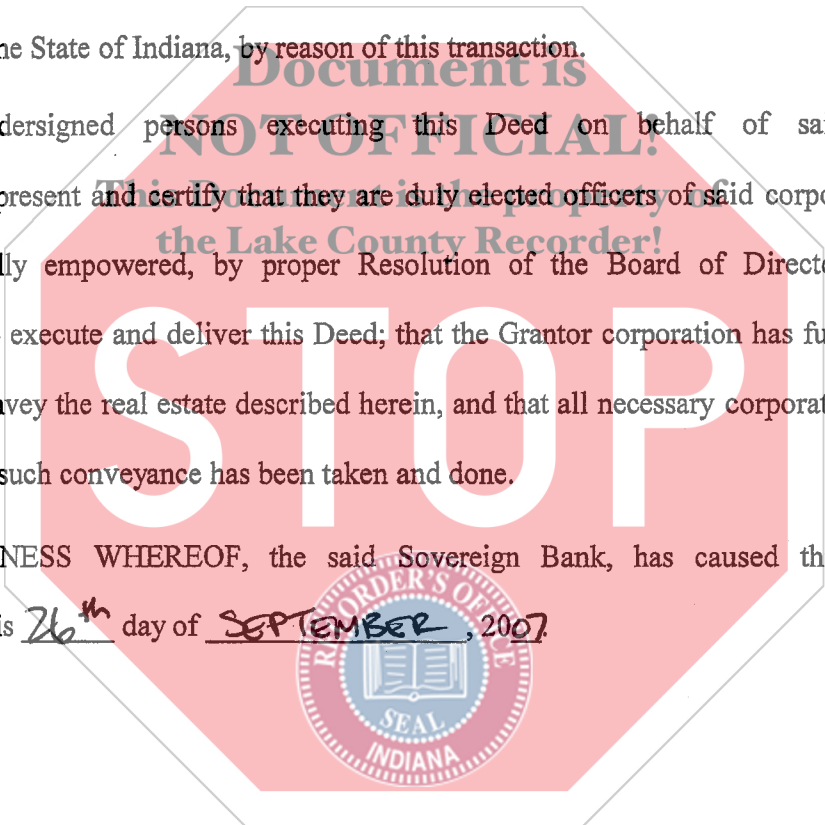
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encumbrances whatsoever, by, from, through or under the said Grantor, except current taxes and assessments due and payable in May and November, 2007 and thereafter, and easements and restrictions of record, and that the said Grantor will forever warrant 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.

IN WITNESS WHEREOF, the said Sovereign Bank, has caused this deed to be executed this 26th day of SEPTEMBER, 2007.



Sovereign Bank by Aurora Loan Services, LLC by US
Real Estate Services as Agent and Attorney in Fact

[Handwritten Signature]

SIGNATURE

Curt Beutel

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STATE OF CALIFORNIA
COUNTY OF ORANGE

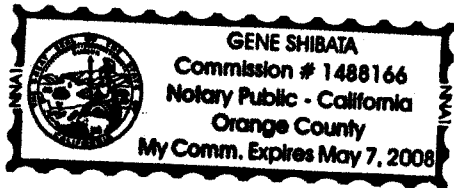
Before me, a Notary Public in and for said County and State, personally
appeared CURT BEUTEL the SENIOR N.P. of
Sovereign Bank, who acknowledged the execution of the foregoing Special Warranty Deed,
and who, having been duly sworn, stated that the representations therein contained are true
and correct, to the best of his knowledge, information and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal
this 26th day of SEPTEMBER, 2007.

Notary Public

My Commission Expires: 5/7/08
My County of Residence: ORANGE

"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.

(07011402)

