

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 100774

2007 DEC 27 PM 12:13

WARRANTY DEED

MICHAEL A. BROWN
RECORDER

THIS INDENTURE WITNESSETH, That WM Specialty Mortgage, LLC, Without Recourse (Grantor) **CONVEY(S) AND WARRANT(S)** to Darren Higgins and Kristin Higgins, Husband and Wife (Grantee) for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, State of Indiana:

LOTS 212 AND 215 IN CEDAR POINT PARK, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 15, PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property address: 13430 Blaine St, Cedar Lake, IN 46303

Tax ID No.: 31-25-0028-0052

Subject to Real Estate taxes not delinquent and to any and all easements, agreements and restrictions of record.

The undersigned person(s) executing this deed on behalf of Grantor represent and certify that he/she/they is/are member(s) of Grantor and has/have been fully empowered, by proper resolution or by the Operating Agreement, to execute and deliver this deed; that Grantor has full capacity to convey the real estate described herein; that the Grantor is a limited liability company in good standing in the State of Indiana; and that all necessary action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, Grantor has executed this deed this 3rd day of December, 2007.

WM Specialty Mortgage, LLC, Without Recourse

By [Signature]
Everett Kellis, Vice President Citi Residential Lending Inc.
(printed name & title) as attorney in fact

STATE OF CALIFORNIA)
) §.
COUNTY OF SAN BERNARDINO)

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER
DEC 27 2007

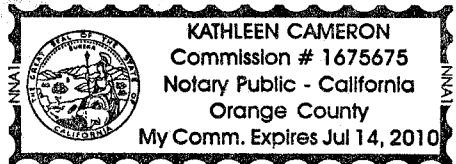
PEGGY HOLINGA KATONA
LAKE COUNTY RECORDER

Before me, a Notary Public in and for said County and State, personally appeared Everett Kellis as Vice President of WM Specialty Mortgage, LLC, Without Recourse, who acknowledged the execution of the foregoing 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 on the 3rd day of December, 2007.

[Signature]
(Signature of Notary Public)
Printed Name of Notary Public: Kathleen Cameron
Resident of Orange County, California
My Commission expires: July 14, 2010

Grantee's Address and Tax Billing Address:
7463 Westfield Rd
Hebron, IN 46341



Prepared by:
Edward W. Hardig, Jr., Attorney at Law, IN#19199-71/MI# P60319
401 W. High St., Elkhart, IN 46516

I affirm, under penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Sarandicy File No. 190702096

REO/LN# 56121/36823805-KC

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*addm
16.00
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a.k. 1.00*