STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2009 026617

2009 AFR 24 PH 1: 13

A. BROWN RECORDER

Mail Tax Statements:

Bradley Harber and Jerry Mailing Address:

1001 Parcel #: 45-09-32-279-001.000-018 Grantee's Address:

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That HSBC Bank USA, as Trustee for ACE Securities Corporation Home Equity Loan Trust, Series 2007-HE3, 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 Bradley Harber and Jerry C. Harber, joint tenants with rights of survivorship, hereinafter referred to as "Grantee", the DULY ENTERED FOR TAXATION SUBJECT following described real estate located in Lake County, State of Indiana, to-with

Lot Numbered 125 as shown on the recorded plat of Stendahl's Wooddale Addition to Hobart recorded in Plat Book 31 page 16 in the Office of the Recorder of Lake PEGGV HOLLINGA KATONA the Lake County Recorder! County, Indiana.

More commonly known as: 415 South Lawrence Street, Hobart, IN 46342

Subject to taxes for the year 2008 due and payable in May and November, 2009, and there 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 Grantor, except current taxes and assessments due and payable in May and November, 2009 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.

> HSBC Bank USA, as Trustee for ACE Securities Corporation Home Equity Loan Trust, Series 2007-HE3 by Wells Fargo Bank, NA as its Attorney-in-Fact

SIGNATURE

Neil Wigginton Los

Vice President Loan Documentation

PRINTED

Instr # 2008053940

Before me, a Notary Public in and for said County and State, personally appeared the Long Document of HSBC Bank USA, as Trustee for ACE Securities Corporation Home Equity Long Documents and State, personally appeared 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 day of Notary Public Notary Publ