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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 065400

2009 SEP 25 AM 10: 33

MICHAEL A. BROWN
RECORDER

File No. 9070109

SPECIAL WARRANTY DEED

This Indenture Witnesseth, That The Bank of New York, as indenture trustee for Encore Credit Receivables Trust 2005-1 (Grantor), a corporation organized and existing under the laws of the State of New York BARGAINS, SELLS AND CONVEYS to Peoples Land Trust #10346 (Grantee) of Lake County in the State of Indiana, for the sum of Ten & 00/100 Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 5, Northgate 10th Addition, to the Town of Dyer, as shown in Plat Book 44, page 81, in the Office of the Recorder of Lake County, Indiana

Subject to any and all easements, agreements, and restrictions of record. The address of such real estate is commonly known as: 1103 Madison Avenue
Dyer, IN 46311

Subject to taxes which shall be prorated between Grantor and Grantee and subject to all taxes thereafter

Grantor herein represents and certifies that there is no Indiana Gross Sales Tax due on this transfer made by this conveyance.

The Grantor, herein and its successors shall warrant and defend the title to the above described real estate to Grantee, its successors and assigns, against the lawful claims and demands of all persons claiming by, through or under Grantor but against none other.

The undersigned persons executing this deed on behalf of the Grantor represents and certifies that they are duly elected officers of Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor 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.

Tax bills should be sent to Grantee at such address unless otherwise indicated below.

Parcel No. 45-10-~~48~~01-481-001.000-034

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

SEP 24 2009

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

2009
1700
30270
E AM

013070

PER POWER OF ATTORNEY
RECORDED AT INSTRUMENT

2009-065399

In Witness Whereof, Grantor has executed this deed this 25 day of AUGUST, 2009

The Bank of New York, as indenture trustee for
Encore Credit Receivables Trust 2005-1
by Select Portfolio Servicing Inc., as Attorney in Fact


CHERYL E. KRUEGER, DOC CONTROL OFFICER

Printed and Office



Document is
NOT OFFICIAL!

STATE OF UTAH) This Document is the property of
COUNTY OF SALT LAKE) the Lake County Recorder!
ACKNOWLEDGEMENT

Before me, a Notary Public in and for the said County and State, personally appeared

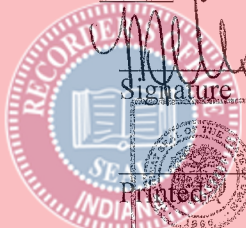
CHERYL E. KRUEGER, DOC CONTROL OFFICER
the _____ of Select Portfolio Servicing Inc. as Attorney in Fact for The Bank
of New York, as indenture trustee who acknowledged the foregoing Special Warranty Deed, and
who, having been duly sworn, states that any representations therein contained were true.

Witness my hand and notarial seal this 25 day of AUGUST, 2009.

My Commission Expires:

10/10/12

My County of Residence:



MELISSA LISTUL
Notary Public State of Utah
My Commission Expires on:
October 10, 2012
Comm. Number: 576415

This instrument was prepared by Dean Lopez, Attorney at Law - 155 E. Market St., Suite 300, Indianapolis, In 46204

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. By: Renee Smith

Return to: SECURITY TITLE SERVICES, LLC ← Renee Smith

Send Tax Bills to: 10249 Indpls Blvd Ste B
Highland, IN. 46322

Grantee's Mailing Address: 10249 Indpls Blvd Ste B
Highland, IN. 46322

EXHIBIT A – LEGAL DESCRIPTION

Lot 5, Northgate 10th Addition, to the Town of Dyer, as shown in Plat Book 44, page 81,
in the Office of the Recorder of Lake County, Indiana.

