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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2011 069900

2011 DEC -5 AM 11:11

MICHAEL P. FAIMAN  
RECORDER

**SPECIAL / LIMITED WARRANTY DEED**

U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-16AX ("Grantor"), for valuable consideration paid, grants, remises, aliens and conveys, but without recourse, representation or warranty, except as expressed herein, to Arturo Rico and Lucia Rico ("Grantee"), all of Grantor's right, title and interest in and to that certain tract or parcel of land commonly known as 4314 Henry Avenue, Hammond, Indiana 46327 and situated in the County of Lake, State of Indiana, described as follows (the "Premises"):

Parcel # 45-02-25-276-013.000-023 State Tax ID 45-02-25-276-013.000-023

The North 20 feet of Lot 19 and the South 20 feet of Lot 20 in North Park Manor, in the City of Hammond, as per plat thereof, recorded in Plat Book 18, page 30, in the Office of the Recorder of Lake County, Indiana.

Subject to covenants, easements and restrictions, if any, appearing in the public records.

Being the same real property conveyed by Sheriff's Deed to Bank of America, National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-16AX by Deed recorded in Instrument No. 2011-027330 of the Lake County, Indiana Records.

Property Address: 4314 Henry Avenue, Hammond, Indiana 46327

The Grantee's Tax Mailing/Physical Address is: 4314 Henry Avenue  
Hammond, IN 46327

**Grantor herein certifies under oath that no Indiana Gross Income Tax is due on this transaction.**

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, grantee's heirs and assigns, that Grantor has not done or caused to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will specially warrant title to the Premises against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise. The Grantor covenants and agrees that the grantor has not previously done or committed or willingly suffered to be done or committed any act, matter, or thing that would cause the premises or any part of them to be charged or

Special/Limited Warranty Deed Page 1 of 2

Property Address: 4314 Henry Avenue, Hammond, Indiana 46327

U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-16AX

Arturo Rico and Lucia Rico

Initials

DULY CHARGED FOR TAX DEDUCTIBLE SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

DEC 9 2 2011

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

004564

AMOUNT \$ 18  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 777854  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK CR

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encumbered in title, estate, or otherwise. The warranties passing to Grantee hereunder are limited solely to those matters arising from acts of the Grantor, its agents or representatives, occurring solely during the period of Grantor's ownership of the subject real estate.

IN WITNESS WHEREOF, The said Grantor has hereunto set its hand this date: NOV. 8 2011, 2011.

U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-16AX, by its Attorney In Fact, Saxon Mortgage Services, Incorporated, pursuant to a Limited Power of Attorney.

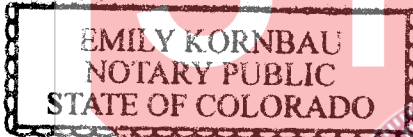
By: [Signature] -Norma J. Dudgeon, Assistant Vice President  
as AVP of Saxon Mortgage Services, Incorporated  
**Norma J. Dudgeon, AVP**

State of Colorado County of Jefferson ss:

Be it remembered, that on this 8 day of NOV, 2011, before me, the subscriber, a Notary Public in and for said county and State, personally came U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-16AX, by its Attorney In Fact, Saxon Mortgage Services, Incorporated by and through Norma J. Dudgeon, as AVP of Saxon Mortgage Services, Incorporated, the grantor in the foregoing Deed, and acknowledged the signing hereof to be his/her and its free and voluntary act and deed.

\*Norma J. Dudgeon  
\*\*Assistant Vice President

In testimony thereof, I have hereunto subscribed my name and affixed my notarial seal on the day and year aforesaid.



[Signature]  
Notary Public Emily Kornbau  
My Commission Expires: 06/17/2013

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. Angi Schuerman.

This instrument prepared by:  
U.S. Bank National Association as Trustee,  
successor in interest to Bank of America,  
National Association, as Trustee  
4708 Mercantile  
Fort Worth, Texas 76137

Return Recorded Instrument to:  
PRISM Title & Closing Services, Ltd.  
809 Wright's Summit Parkway, Suite 200  
Ft. Wright, Kentucky 41011  
File # 01101270

Special/Limited Warranty Deed  
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Arturo Rico and Lucia Rico