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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 MAR 27 AM 10:41

MICHAEL B. BROWN  
RECORDER

2013 022663

Recording Requested by

When recorded, please return  
this deed and tax statements to:

For recorder's use only

Key No.

45-02-24-477-002.000-023

**SPECIAL WARRANTY DEED**  
(Indiana)

Reo 12-25053

**THIS INDENTURE WITNESSETH**, that HSBC Bank USA, National Association as Trustee for Home Equity Loan Trust Series ACE 2005-HE5, duly organized and existing under and by virtue of the laws of the United States, ("Grantor"), does hereby **CONVEY AND SPECIALLY WARRANT** to Gregory S. Ruskowsky Jr. of 1710 Stanton Ave, Whiting, IN 46394, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, Indiana, to wit:

The East 1/2 of Lot 3, all of Lots 4 and 5 and the West 17 feet of Lot 6 in Block 2 in Hammond Steel City Addition to Hammond, as per plat thereof, recorded in Plat Book 17, page 18, in the Office of the Recorder of Lake County, Indiana.

**PROPERTY ADDRESS:** 640 East 139th Street, Hammond, IN 46327

**SUBJECT TO** all current real estate taxes and assessments and all subsequent taxes and assessment.

**SUBJECT TO** all easements, covenants, conditions, and restrictions of record.

**TO HAVE AND TO HOLD** the real estate above unto Grantee(s), heirs, successors and assigns to **WARRANT** and **FOREVER DEFEND** all and singular the real estate unto Grantee(s), heirs, successors and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof, by through or under Grantor, but not otherwise.

The undersigned persons executing this deed represent and certify on behalf of Grantor that each of the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution, or the bylaws of the Grantor, to execute and deliver this deed; that Grantor is in good standing under the laws of the United States and, where required, in the State where the subject real estate is situate; that the Grantor has full capacity to convey the real estate described; and that all necessary action for the making of this conveyance has been duly taken.



HOLD FOR MERIDIAN TITLE CO

20<sup>th</sup>  
MT  
.2M

**DULY ENTERED FOR TAXATION SUBJECT  
FINAL ACCEPTANCE FOR TRANSFER**

**11516**

**MAR 25 2013**

220-IN-VI

**PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR**

IN WITNESS WHEREOF, The Grantor has caused this deed to be executed this 7<sup>th</sup> day of January, 2013

Property Address  
Lot 134<sup>th</sup> St.  
Hammond, IN  
46237  
St.

HSBC Bank USA, National Association as Trustee for Home Equity Loan Trust Series ACE 2005-HES by Wells Fargo Bank, NA as attorney in fact

Signed: [Signature]  
By: Sharon Glover  
Its: VP Loan Documentation

~~State of Iowa )  
                          ) ss.  
County of Dallas )~~

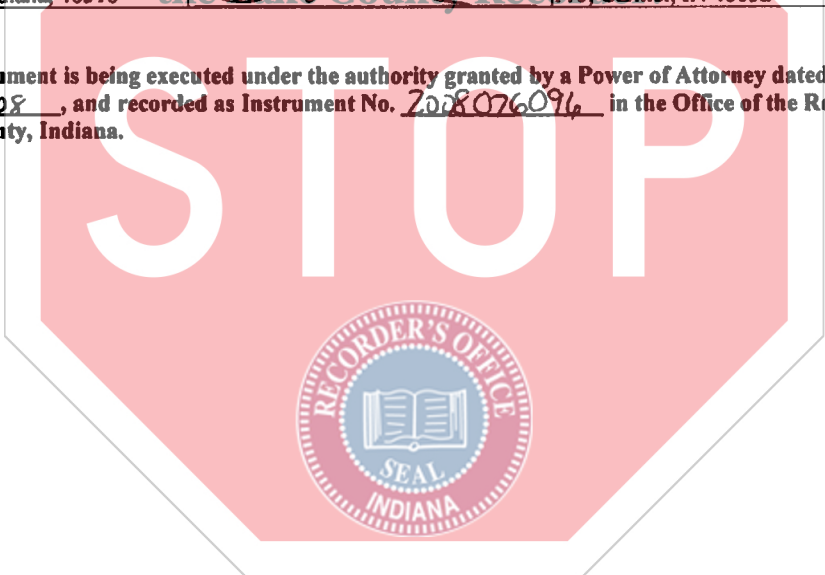
~~Signed and sworn to (or affirmed) before me on \_\_\_\_\_ (date) by \_\_\_\_\_ (name of person making statement).~~

~~\_\_\_\_\_  
(Signature) (Stamp or Seal)  
Notary Public~~ **See Attached California Acknowledgment**

~~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.~~

When Recorded Return To: Meridian Title Corporation 405 S. Second Street Elkhart, Indiana, 46516	Send Subsequent Tax Bills To: <u>Same</u>	Drafted by: Andrew R. Drake, Attorney-at-Law 11711 N. Pennsylvania St., Suite 110, Carmel, IN 46032
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~~This instrument is being executed under the authority granted by a Power of Attorney dated 5-14-08, and recorded as Instrument No. 2008076096 in the Office of the Recorder of Lake County, Indiana.~~



State of California )

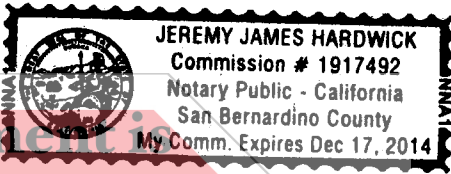
County of San Bernardino )

On Jan. 7, 2013 before me, Jeremy James Hardwick, Notary Public,  
personally appeared Sharon Glover

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature

*[Handwritten signature]*

(Seal)

