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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 019485

2017 MAR 27 AM 9:45

MICHAEL B. BROWN
RECORDER

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Tax Key No 45-15-23-451-030.000-043; 45-15-23-451-031.000-043;
45-15-23-451-032.000-043 and 45-15-23-451-033.000-043

SPECIAL WARRANTY DEED

This indenture witnesseth that HSBC BANK USA, National Association, as Trustee for the registered holders of Ace Securities Corp., Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates, by New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, as Attorney-in-Fact under Limited Power of Attorney dated _____ and recorded _____ as Document No. _____ ("Grantor"),

CONVEYS AND WARRANTS TO Mark Ramoska, of Lake County in the State of Indiana ("Grantee"),

In consideration of One Dollar (\$1.00) and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate located in Lake County in the State of Indiana:

Lots 7, 8, 9 and 10 in Block 4 in plat "BA" the Shades, in the Town of Cedar Lake, as per plat thereof, recorded in Plat Book 12, page 7, in the Office of the Recorder of Lake County, Indiana.

13026 Edison Street, Cedar Lake, IN 46303

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through and under it, but not further otherwise.

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply:

1. All easements, rights-of-way and prescriptive rights, whether of record or not, pertaining to any portion(s) of the herein-described property (hereinafter the "Property");
2. All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances, and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;
4. All presently-recorded instruments (other than liens and conveyances by, through, or under Grantor) that affect the Property and any portion(s) thereof;
5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and



DULY ENTERED FOR TAXATION SUBJECT
FINAL ACCEPTANCE FOR TRANSFER

022257

MAR 23 2017

JOHN E. PETALAS
LAKE COUNTY AUDITOR

2017-03-20
CL 4035125665
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6 Any conditions that would be revealed by a physical inspection and survey of the Property.

Said Power of Attorney is in full force and effect and has not been revoked,

DATED this 9 day of March, 2017.

HSBC BANK USA, National Association, as Trustee for the registered holders of Ace Securities Corp., Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates

By: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, as Attorney-in-Fact under Limited Power of Attorney Dated _____ and recorded as Document No. _____

By: [Signature]

Printed Name Shawn Garrison

Its: AVP



STATE OF SC
COUNTY OF Greenville SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 9 day of March, 2017 personally appeared Shawn Garrison the AVP of New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, attorney-in-fact for HSBC BANK USA, National Association, as Trustee for the registered holders of Ace Securities Corp., Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates, and acknowledged the execution of the foregoing deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

7/20/26

[Signature], Notary Public
A resident of Greenville County

This instrument prepared by Jeffrey S. Harlan, Attorney at Law



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.

Greg Putt

Grantee Mailing Address:

MARK RAMOS
1020 63rd ST

Mail Tax Bills To:

SAVILE

La Grange

Highlands
IL

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

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