

SPECIAL WARRANTY DEED
(Bank to Individual)
(Illinois)



THIS AGREEMENT, made this 14th day of SEPTEMBER
2000, between OCWEN FEDERAL

BANK FSB a Federal Savings Bank created and existing
under and by virtue of the laws of the United States of
America and duly authorized to transact business in the State
of Illinois, party of the first part, and

AHMAD SALEM,

3337 W. ADAMS, CHICAGO, ILLINOIS 60641
(Address of Grantee)

party of the second part, WITNESSETH, that the party of the
first part, for and in consideration of the sum of Ten Dollars
(\$10.00) and other valuable consideration in hand paid by the
party of the second part, the receipt whereof is hereby
acknowledged, and pursuant to authority of the Board of
Directors of said Bank, and these presents does REMISE,
RELEASE, ALIEN AND CONVEY unto the party of the
second part, and to HIS heirs and assigns, FOREVER,
all the following described real estate, situated in the County
of Cook County and State of Illinois known and described as
follows, to wit:

Lot 9 in Subdivision of Block 2 in S.J. GLOVER'S ADDITION to Chicago, being a
Subdivision of Part of the West 1/2 of the Northwest 1/4 lying South of Chicago, Burlington and
Quincy Railroad of Section 26, Township 39 North, Range 13, East of the Third Principal Meridian,
in Cook County, Illinois.

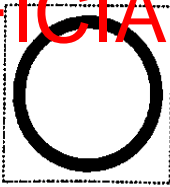
Together with all and singular the hereditaments and appurtenances thereto belonging, or
in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues
and profits thereof, and all the estate, right, title, interest, claim or demand whatsoever of the party
of the first part, either in law or equity, of, in and to the above described premises, with the
hereditaments and appurtenances: TO HAVE AND TO HOLD the said premises as above
described, with the appurtenances, unto the party of the second part, HIS heirs and assigns
forever.

And the part of the first part, for itself, and its successors, does covenant, promise and agree,
to and with the party of the second part, HIS heirs and assigns, that it has not done or suffered
to be done, anything whereby the said premises hereby granted are, or may be, in any manner
incumbered or charged, except as herein recited; and that the said premises, against all persons
lawfully claiming, or to claim the same, by, through or under it, it WILL WARRANT AND
DEFEND as to matters of title.

FIRST AMERICAN TITLE order # AC9706870

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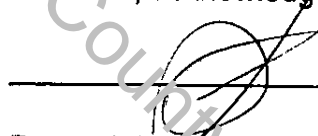
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O C W E N
Federal Bank FSB

ASSISTANT SECRETARY'S CERTIFICATE

I, Donna I. McPeek, Assistant Secretary of Ocwen Federal Bank FSB (the "Bank"), do hereby certify that, that Scott W. Anderson, Teresa J. Bratcher, Arthur J. Castner, Daniel I. DeGolyer, Natalia H. Hardy, Karen L. Kettle, Michael S. McCreary, William C. Newland, Margery A. Rotundo and Donald L. St. John be, and hereby are, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing commercial and one-to-four family residential mortgage loans, including the marketing and sale of real estate owned: deeds; mortgages; note endorsements; subordinations; modifications; lost note affidavits; assignments, satisfactions, releases and reconveyances of deeds, mortgages, subordinations, modifications and other recorded documents; checks or other instruments received by the Bank and made payable to a prior servicer; hazard claims; tax authority notifications and declarations; bills of sale and other instruments of sale, conveyance, and transfer; and all ordinary, appropriate or necessary endorsements, acknowledgements, affidavits and other supporting documents.

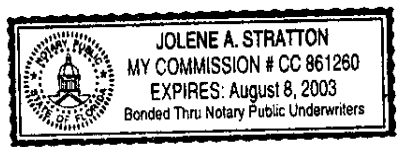


Donna I. McPeek
Assistant Secretary

DATE: 9/14/00

STATE OF FLORIDA
COUNTY OF PALM BEACH

The forgoing instrument was acknowledged before me on 9/14, 2000, by Donna I. McPeek, Assistant Secretary of Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB, a federal savings bank, on behalf of the Bank. She is personally known to me.



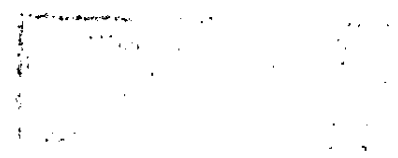
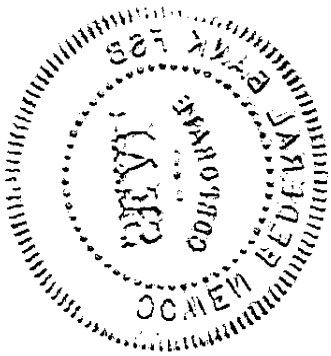


Notary Public State of Florida

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Permanent Real Estate Numbers: 16-26-102-071

Address of the Real Estate: 3842 West 24th Street, Chicago, Illinois 60623

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its Vice President, and attested by its Assistant Secretary, the day and year first above written.

OCWEN FEDERAL BANK FSB

By



Vice President

Attest:

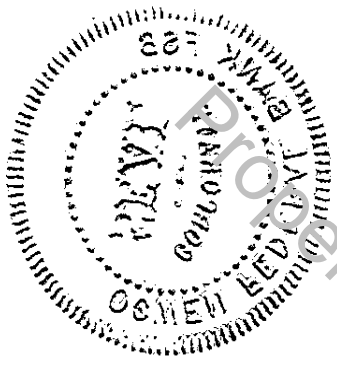
Donna I. McPeck, Assistant Secretary

This instrument was prepared by Barbara Boiko 120 S. State St. Suite 803, Chicago, Illinois 60603.



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