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SPECIAL WARRANTY DEED (ILLINOIS)

Completed By: Boiko & Osimani, P.C., 3447 North Lincoln Ave., Chicago, IL 60657
Department of Veterans Affairs
Washington, DC

THIS INDENTURE, made on the 23rd day of SEPTEMBER, 2004, by and between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter referred to as Grantor, and duly authorized to transact business in the State of _____, party of the first part, and **CANDICE DAVIS,**

(Name and 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 corporation, by these presents does REMISE, RELEASE, ALIEN AND CONVEY unto the party of the second part, and to _____ heirs and assigns, FOREVER, all the following described real estate, situated in the County of COOK and State of ILLINOIS known and described as follows, to wit:

LOT 160 IN FIRST ADDITION TO COUNTRY AIRE ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF FRACTIONAL SECTION 14, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE PRINCIPAL MERIDIAN, NORTH OF INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

Together with all and singular the hereditaments and appurtenances thereunto 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, _____ 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, _____ 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 encumbered 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



Doc#: 0504911311
Eugene "Gene" Moore Fee: \$40.00
Cook County Recorder of Deeds
Date: 02/18/2005 01:42 PM Pg: 1 of 9

COUNSELORS TITLE CO., LLC
477 E. BUTTERFIELD RD.
SUITE 101
LOMBARD, IL 60148
(630) 690-0950

B-11-241821

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DEFEND as to matters of title.

Permanent Real Estate Numbers:

Address of the Real Estate: **15402 MAPLE LANE, MARKHAM, IL 60426**

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 Director, the day and year first above written.

Pursuant to provisions of 38 U.S.C. 1620(a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

Secretary of Veterans Affairs
An Officer of the United States

By
Its


MICHAEL MORELAND
Director, VA REG

OCWEN Federal Bank, FSB
Pursuant to a delegation of authority
contained in 38 C.F.R. § 36.4342 (f)

Property of Cook County Clerk's Office

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MAIL TO:

Candice Davis
201 Churn Rd
Matteson IL. 60443

SEND SUBSEQUENT TAX BILLS TO:

Candice Davis
201 Churn Rd.
Matteson IL. 60443

STATE OF FLORIDA

ORANGE COUNTY

On this date, before me personally appeared _____,

MICHAEL MORELAND
Director, VA REO

_____, pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Florida aforesaid, this 23 day of Sept, 2004.

Notary Public

My term Expires: _____



Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

Cook County Clerk's Office

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OCWEN FEDERAL BANK FSB CERTIFICATE OF SECRETARY

The undersigned hereby certifies as follows:

1. He is the duly elected, qualified and acting Secretary of Ocwen Federal Bank, FSB (the "Company"), and in charge of the minute books and corporate records of the Company.
2. Set forth below is a true copy of certain resolutions duly adopted by the Executive Committee of the Board of Directors of Ocwen Federal Bank, FSB on July 6, 2004:

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Residential Loss Mitigation, Vice President of Ocwen Realty Advisors, Vice President of Capital Markets, Director of VA REO, Director of REO, Director of Customer Service, Director of Loan Servicing, Director of Vendee Loan Originations, Senior Manager of VA REO, Senior Manager of Customer Relations, Director of Corporate Services, and Senior Manager of Mortgage Operations, Manager of VA REO, Manager of REO, and Senior Supervisor of Contract Management 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 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;

RESOLVED, that each of the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors, Director of Customer Service, Director of VA REO, Director of REO, Director of Loan Servicing, Director of Corporate Services, Senior Manager of VA REO and Vice President of Residential Loss Mitigation, Default Servicing Liaison be, and are hereby, authorized, among other things, 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 one-to-four family residential mortgage loans, including the marketing and sale of real estate owned:

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insurance filings and claims; affidavits of debt; substitutions of trustee or counsel; non-military affidavits; notices of rescission; foreclosure deeds; transfer tax affidavits; affidavits of merit; verifications of complaints; notices to quit; bankruptcy declarations for the purpose of filing motions to lift stays; and all other ordinary, appropriate or necessary documents in connection with insurance, foreclosure, bankruptcy and eviction actions;

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors, Director of Loan Servicing and Vice President of Residential Loss Mitigation be, and hereby are authorized and directed to execute all documents necessary for the purchase by the Bank of real property located in Puerto Rico, to take all actions necessary and desirable to administer the assets and the property of the Bank, including without limitation, purchases, endorsements, allonges, assignments of mortgages and trust deeds, other assignments and reconveyances, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Bank in any legal proceeding related to the Property and the assets;

RESOLVED, that the Vice President of Ocwen Realty Advisors, Director of Servicing Operations, Director of REO, Manager of REO, Director of VA REO, Senior Manager of VA REO, Manager of VA REO and the Director of Investor Reporting be, and are hereby, appointed Assistant Secretaries of the Bank for the purposes of attesting documents in the ordinary course of servicing one-to-four family residential mortgage loans, including the marketing and sale of real estate owned, provided that such documents have been executed by other signatories named in the preceding resolutions;

RESOLVED, that the Senior Vice President of Residential Loan Servicing, Vice President of Ocwen Realty Advisors and Director of Investor Reporting be, and hereby are, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process loss letters and stop advance certificates, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing one-to-four family residential mortgage loans, including in connection with real estate owned;

RESOLVED, that the proper officers be, and hereby are, authorized to appoint an attorney in fact to act for and in representation of the proper officers and for the Banks use and benefit in the exercise of the proper officers authority with regards to real property located in Puerto Rico;

RESOLVED, that for the purposes of these resolutions, the proper officers shall be: the Chairman and Chief Executive Officer, the President, any Vice President, the Treasurer, the Secretary and any Assistant Secretary;

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RESOLVED, that any and all actions previously taken by the proper officers of the Bank on behalf of the Bank, or by the persons authorized herein but predating the date hereof, in furtherance of the purpose and intent of any or all of the foregoing resolutions be, and hereby are, ratified, confirmed, adopted and approved in all respects as the duly authorized acts of the Bank;

RESOLVED, that the proper officers of the Bank be, and each of them hereby is, authorized and directed, in the name and on behalf of the Bank, to take any and all such further actions, to execute, deliver and perform, under its corporate seal or otherwise, any and all such further agreements, documents, certificates and instruments, to make any and all such filings, to seek any and all such approvals and to pay any and all such costs and expenses as in their, his or her judgment may be necessary, appropriate or advisable in order to carry out the purpose and intent of any or all of the foregoing resolutions and to effectuate the transactions authorized thereby; and

FURTHER RESOLVED, that these resolutions rescind and supersede all prior resolutions of the Executive Committee or of the Board of Directors with respect to the matters addressed herein.

3. Set forth below is a list of the Company's officers and personnel who are authorized to execute the documents referred to in the foregoing resolutions, together with the title and department of such officer and personnel. Each of such officers and personnel is as of the date hereof, a duly appointed officer or employee of the Company, holding the office or position set forth opposite his/her name.


<u>Name</u>	<u>Title</u>
Scott W. Anderson	Senior Vice President, Residential Loan Servicing
Margery A. Rotundo	Vice President, Residential Loss Mitigation
Richard Delgado	Vice President, Capital Markets and Servicing Acquisitions
Michael H. Moreland	Director, VA REO
Joseph Hillery	Director, REO
Brian J. Laforest	Director, Investor Reporting
Normajean N. Cohn	Director, Customer Service
Paul E. Neff	Director, Servicing Operations

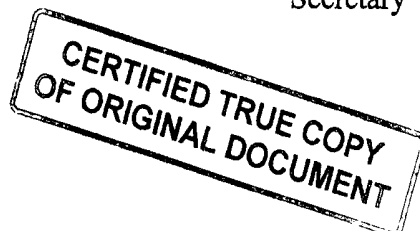
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Robert G. Hall	Director, Loan Servicing
John Eder	Director, Vendee Loan Originations
Barbara G. Darling	Senior Manager, VA REO
Robert E. Kaltenbach	Senior Manager, Customer Relations
Steve A. Nielsen	Director, Corporate Services
Andrew C. Kurek	Manager, REO
Terri Hunter	Manager, VA REO
Mike Huot	Manager, VA REO
Kathryn Postor	Manager, VA REO
Mike Kartsonakis	Manager, VA REO
Adrienne Desouza	Manager, VA REO
Mark L. Elliot	Senior Supervisor, Contract Management
Pamela M. Adams	Default Servicing Liaison

4. The foregoing resolutions have not been amended, altered or otherwise modified and are, at the date of this Certificate, in full force and effect.

IN WITNESS WHEREOF, the undersigned has executed this certificate and affixed the corporate seal of the Company on this 13th day of July, 2004.


 Kevin J. Wilcox
 Secretary

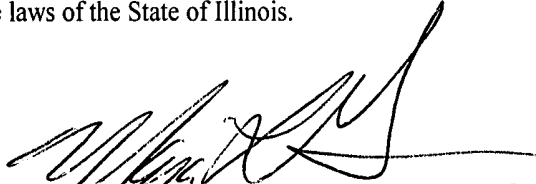


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RECORDER OF DEEDS/REGISTRAR OF TORRENS TITLES, COOK COUNTY, ILLINIOS GRANTOR/GRANTEE STATEMENT

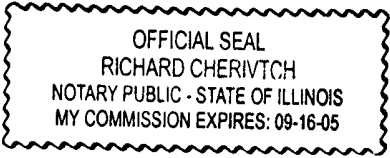
The Grantor or his Agent affirms that, to the best of his knowledge, the name of the Grantor shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

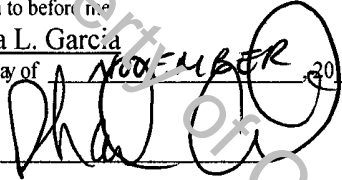
Dated 11/1/2004



Signature (Grantor or Agent) Maria L. Garcia


Subscribed and sworn to before me
By the said: Maria L. Garcia
This 1 day of NOVEMBER, 2004



Notary Public 

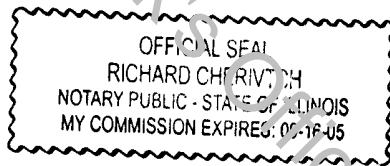
The Grantee or his Agent affirms and verifies that the name of the Grantee shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

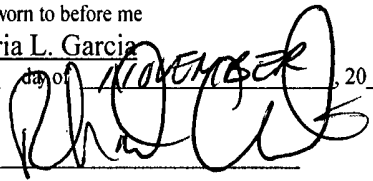
Dated 11/1/2004



Signature (Grantee or Agent) Maria L. Garcia

Subscribed and sworn to before me
By the said: Maria L. Garcia
This 1 day of NOVEMBER, 2004



Notary Public 

NOTE: Any person who knowingly submits a false statement concerning the identity of a Grantee shall be guilty of a Class "C" misdemeanor for the first offense and of a Class "A" misdemeanor for subsequent offenses.

(Attach to Deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

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Legal Description

File Number: 03-IL24183-1

Lot 160 in First Addition to Country Aire Estates, being a Subdivision of part of the South Half of the Northeast Quarter of Fractional Section 14, Township 36 North, Range 13, East of the Third Principal Meridian, North of the Indian Boundary Line, in Cook County, Illinois.

Parcel Number: 28-14-206-030-0000

Address: 15402 Maple Lane, Markham, Il 60426

Property of Cook County Clerk's Office