FIRST AMERICAN TITLE R NUMBER

> (Corporation to Individual) (Illinois)

THIS AGREEMENT, made this Δ day of Q2006, between WELLS FARGO BANK, N.A., AS TRUSTEE FOR HSBC BANK, USA N.A., 2005-HE1 BY: SAXON MORTGAGE SERVICES, F/K/A MERITECH MORTGAGE SERVICES, INC., AS ITS ATTORNEY IN FACT, a corporation created and existing under and by virtue of the laws of the State of DE and duly authorized to transact business in the State of Illinois, as GRANTOR, and SEBU GEORGE* & GEORGEKLITY IDICHERIYA

17044101

7460 W. (Name and Address of Grantee) as GRANTEE(S), WITNESSETH, GRANTOR, for and in consideration of the rum of Ten Dollars (\$10.00) and other valuable consideration in hand paid by the GRANTEE(S), 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 GRANTEE(S), and to their 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:

0632411071 Fee: \$32.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 11/20/2006 12:16 PM Pg: 1 of 5

* married

LOT 32 AND THE NORTH HALF OF LOT 31 AND THE EAST HALF OF THE VACATED ALLEY LYING WEST OF AND ADJOINING IN BLOCK 3 IN CROISSANT PARK MARKHAM FIRST ADDITION BEING A SUBDIVISION OF THE NORTHEAST OUARTER OF THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MER DIAN, ALSO A RESUBDIVISION OF BLOCKS 2, 3, AND 4 IN LOWER HARVEY BEING A SUBDIVISION OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Together with all and singular the hereditaments and appurtenances increunto belonging, or in anyway 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 GRANTOR, 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 GRANTEE(S), their heirs and assigns forever.

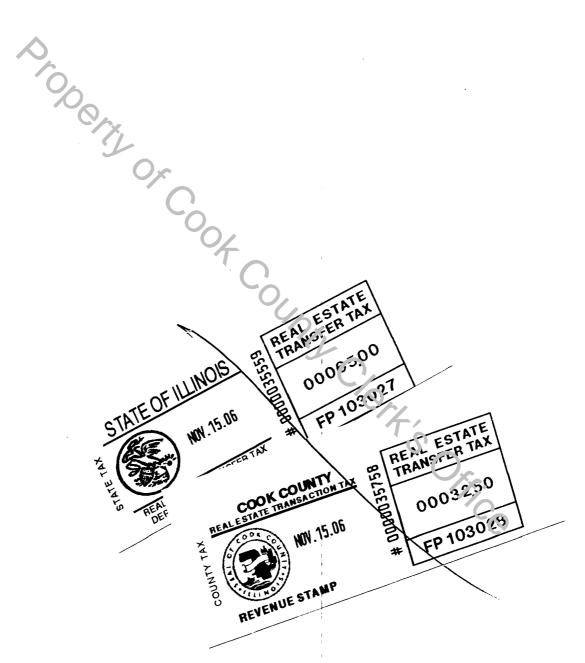
And the GRANTOR, for itself, and its successors, does covenant, promise and agree, to and with the GRANTEE(S), their heirs and assigns, that it has not done or suffered to be done, anything whereby the said premises hereby granted are, or may be, in any manner encumbered or charged.

Permanent Real Estate Numbers: 29-19-405-049-0000

Address of the Real Estate: 16342 S. PAULINA, MARKHAM, IL 60426

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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, interests 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 or usage ordinances, municipal / building violations 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 the 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 presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions and tenancies that would be revealed by a physical inspection and survey of the Property as of the date of closing.

IN WITNESS WHEREOF, said party of	the first part has caused its corporate seal to be ner to affixed, and has
caused its name to be signed to thes	
, the day and ye	ar first above written.
	· / O
	WELLS FARGO BANK, N.A., AS TRUSTEE FOR HSBC BANK,
	USA N.A., 2005-HE1 BY: SAXON MORTGAGE SERVICES, F/K/A
	MERITECH MORTGAGE SERVICES, INC., AS ITS ATTORNEY
	IN FACT
	Ron Smith Aest Vice President
	Attest:

This instrument was prepared by The Law Offices of Ira T. Nevel, 175 North Franklin, Suite 201, Chicago, Illinois 60606.

__0632411071D Page: 4 of 5

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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, interests 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 or usage ordinances, municipal / building violations 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 has same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the 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 presence or ebsence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions and tenancies that would be revealed by a physical inspection and survey of the Property as of the date of closing.

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CITY OF MARKHAM OCT 110 2006 TRANSFER STAMP OST	WELLS FARGO BANK, N.A., AS TRUSTEE FOR HSBC BANK, USA N.A., 2005-HEI BY: SAXON MORTGAGE SERVICES, FAKA MERITECH MORTGAGE SERVICES, INC., AS ITS ATTORNEY IN FACT By Ron Smuth Rest Vice President Attest:

This instrument was prepared by The Law Offices of Ira T. Nevel, 175 North Franklin, Suite 201, Chicago, Illinois 60606.

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STATE OF PL
COUNTY OF BOWARD) ss.
I, Wadzanau Gonda, a Notary, Public in and for the said County, in the Sta
aforesaid, DO HEREBY CERTIFY that Pan Smith nersonally known to me to be the
N.A., 2005-HE1 BY: SAXON MORTGAGE SERVICES, F/K/A MERITECH MORTGAGE SERVICES, INC., A
ITS ATTORNEY IN FACT, a corporation, and
personally known to me to be the of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in personal per
and severally acknowledged that as such and the
signed and donvered the said instrument, pursuant to authority, given by the Board of Directors of said corporation
as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses an purposes therein set forth.
Given under my hand and official scal, this day of, 2006.
what had
Notary Public Wadzarayı Gonole
Commission Expires (1/16/2009)
WADZANAYI GONDE
Notary Public - State of Florida
Commission # DD 491559 Bonded By National Notary Assn.
Allian Portogra J. Marian Loran J. Paris
WADZANAYI GONDE Notary Public - State of Florida Any Commission Expires Nov 16, 2009 Commission # DD 491559 Bonded By National Notary Assn.
MAIL TO: SEND SUBSEQUENT TAX BILLS TO:
William MARALDO GEORGEKITY IDICHERIYA
1/516 W 183 BST. SuiteRE 7460 W. 17012 PLACE
ORLAND GALL, IL GOY67 TIMON PARK, IL GOY67