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1540748 *lfd*

SPECIAL WARRANTY DEED JOINT TENANCY Statutory (Illinois) (Corporation to Individual)



Doc#: 0701202157 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/12/2007 02:06 PM Pg: 1 of 3

MAIL TO:

George A. Chepov
Ivy Chepov & Scott LLC
5440 N. Cumberland #150
Chicago, IL 60640

NAME & ADDRESS OF TAXPAYER:

Stanislaw Kowalski
and Agnieszka Kowalski
1010 E. Grant Drive
Des Plaines, IL 60016

THE GRANTOR: HSBC Bank USA, National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-4, Mortgage-Backed Notes, Series 2005-4, a corporation created and existing under and by virtue of the laws of the State of Wyoming and duly authorized to transact business in the State of Illinois, party of the first part, for and in consideration of Ten (\$10.00) DOLLARS and other good and valuable considerations in hand paid, and pursuant to authority given by the Board of Directors of said corporation, by these presents does Remise, Release, Alien and Convey to Stanislaw Kowalski and Agnieszka Kowalski, 9425 Kelvin Lane, Apt. 3144, Schiller Park, IL 60176, party of the second part, not in Tenancy in Common, ~~but~~ *not* as Joint Tenants, all interest in the following described Real Estate situated in the County of COOK, in the State of Illinois to wit:

But as tenants by the entirety
SEE LEGAL DESCRIPTION ATTACHED HERETO

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, their heirs and assigns forever.

And the party of the first part, for itself, and its successors, does covenant, promise and agree, to and with the party of the second part, 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 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, subject to:

The Warranties given herein are limited to the acts of the Grantor and subject to easements, covenants and restrictions of record.

Permanent Real Estate Index Number(s): 09-20-113-012
Property Address: 1010 E. Grant Drive, Des Plaines, IL 60016

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 the presents by its _____ President, and attested by its _____ Secretary, this 27 day of December, 2006

IMPRESS
CORPORATE
SEAL HERE

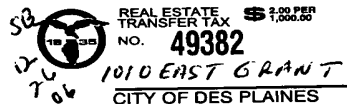
Name of Corporation: HSBC Bank USA, National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-4, Mortgage-Backed Notes, Series 2005-4

By *Gene Moore* WIFE REMONRODINN (SEAL)
President

ATTEST: _____ Assistant Secretary (SEAL)
Secretary

People's Choice Home Loan, Inc

NOTE PLEASE TYPE OR PRINT NAME BELOW ALL SIGNATURES *as attorney in fact*



*2 per
1
3K29*

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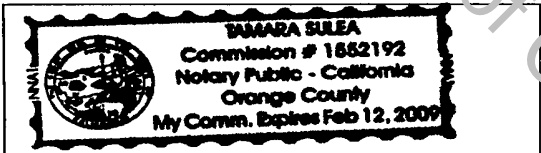
STATE OF CALIFORNIA)
)SS
County of ORANGE)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT personally known to me to be the WIRE FOMORODIAN / ASSISTANT SECRETARY President of the PEOPLES CHOICE HOME LOAN INC. AS ATTORNEY IN FACT Corporation, and _____ personally known to me to be the _____ Secretary 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 person and severally acknowledged that as such _____ President and _____ Secretary, they signed and delivered the said instrument and caused the corporate seal of said corporation, as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 27 day of December 20 06

[Signature]
Notary Public

My commission expires on 2/12, 20 09



COUNTY - ILLINOIS TRANSFER STAMPS

NAME AND ADDRESS OF PREPARER:

Thomas J. Anselmo
1807 W. Diehl Road, #333
Naperville, IL 60563-1890

STATE OF ILLINOIS
JAN. 11. 07
STATE TAX

REAL ESTATE TRANSFER TAX
00407.00
FP 103027

0000037923
REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

** This conveyance must contain the name and address of the Grantee for tax billing purpose: (Chap. 55 ILCS 5/3-5020) and name and address of the person preparing the instrument: (Chap. 55 ILCS 5/3-5022).

RI:592

COOK COUNTY
REAL ESTATE TRANSACTION TAX
JAN. 11. 07
COUNTY TAX

REAL ESTATE TRANSFER TAX
00203.50
FP 103028

0000037722
REVENUE STAMP

TO _____
FROM _____
WARRANTY DEED
Statutory (Illinois)
(Corporation or Individual)

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LOT I IN BLOCK 14 IN DESPLAINES VILLAS, A RESUBDIVISION OF CERTAIN LOTS AND BLOCKS IN HOMERICAN VILLAS, SAID HOMERICAN VILLAS BEING A SUBDIVISION OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 20 (EXCEPT THE EASTERLY 503.0 FEET MEASURED AT RIGHT ANGLES TO THE EAST LINE THEREOF) ALSO THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 19 (EXCEPT THE WEST 173.0 FEET THEREOF) ALL IN TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office