THIS INSTRUMENT PREPARED BY:
GIBSON & GREGORY
Suite 600, Noel Place
200 Fourth Avenue North
Nashville, Tennessee 37201

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $20,000.00.

Affiant

Subscribed and sworn to before me this 19 day of December, 1996.

Notary Public

My Commission Expires: 4-27-98

JUDITH A NELSON
My Commission CC368246
Expires Apr. 27, 1998
Bonded by HAI
800-422-1555

SPECIAL WARRANTY DEED

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL NOS.
Volunteer Management, Inc. P. O. Box 210246 Nashville, Tennessee 37221	New Owner	Map 94-1 Parcel 330

For and in consideration of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid by the herein named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, OCWEN FEDERAL BANK FSB, FORMERLY BERKELEY FEDERAL BANK & TRUST, FSB, hereinafter "GRANTOR", has bargained and sold, and by these presents does hereby transfer and convey unto VOLUNTEER MANAGEMENT, INC., A TENNESSEE CORPORATION, hereinafter "GRANTEE", its heirs, representatives and assigns forever, that certain tract or parcel of land located in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 64 on the Revised Plan of Shelby Heights - Section 1, as of record in Book 2330, page 171, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Berkeley Federal Bank & Trust, FSB, now known as Ocwen Federal Bank FSB, by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, of record in Book 10197, page 831, Register's Office for Davidson County, Tennessee.

This is IMPROVED property known as 805 So. 14th Street, Nashville, Tennessee 37206.

This conveyance is made subject to such limitations, restrictions and easements as may affect the premises.

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, its heirs, representatives and assigns forever.

And GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it and warrants that the same is unencumbered, except as set forth above.

GRANTOR does further covenant and bind itself, its successors and assigns to warrant and forever defend the title to the said land to the said GRANTEE, its heirs, representatives and assigns, against the lawful claims by and through the GRANTOR, but not further.

WITNESS its hand on this the 19 day of December, 1996.

OCWEN FEDERAL BANK FSB, FORMERLY
BERKELEY FEDERAL BANK & TRUST, FSB

By: S. Christopher Jones

Title: S. CHRISTOPHER JONES
Sr. Vice President

STATE OF ~~TENNESSEE~~ FLORIDA)
COUNTY OF ~~DAVIDSON~~ Palm Beach)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, S. Christopher Jones, with whom I am personally acquainted, and who acknowledged that ____ executed the within instrument for the purposes therein contained, and who further acknowledged that he is the SR V.P. of the maker (or a constituent of the maker) and is authorized by the maker (or by its constituent, the constituent being authorized by the maker,) to execute this instrument on behalf of the maker.

Witness my hand and official seal this 19 day of December, 1996.

JUDITH A NELSON
My Commission CC368246
Expires Apr. 27, 1998
Bonded by HAI
800-422-1555

Judith A Nelson
Notary Public

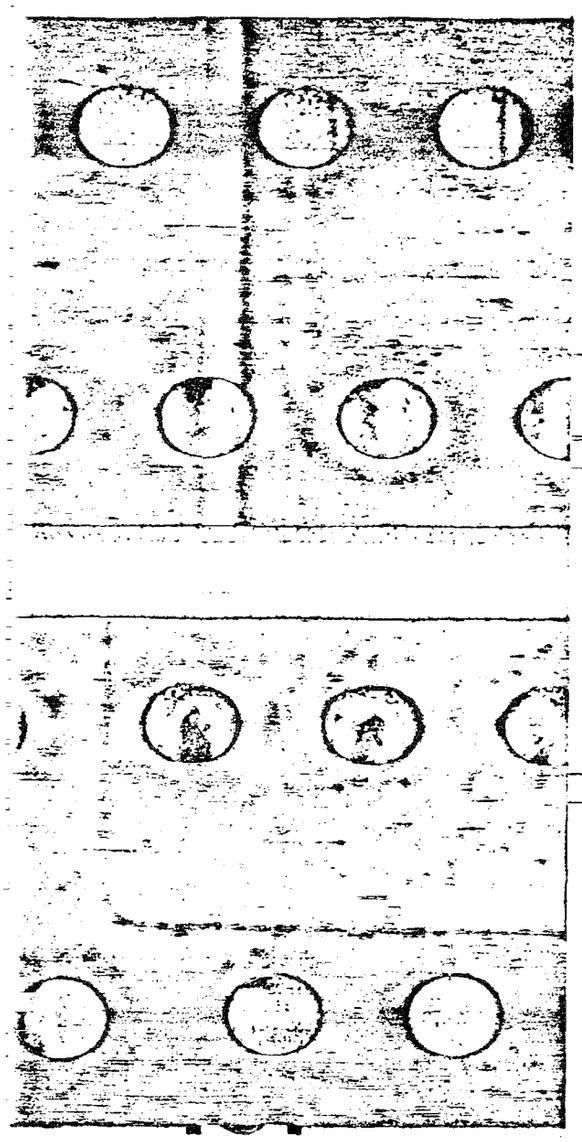
My Commission Expires: 4.27.98

0258461
IDENTIF. ↑ REFERENCE

95 DEC 23 PM 2:43

DAVIDSON COUNTY, TN.

8594 12/23 0101 03CHECK 83.0



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10299 PG 737

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 20000.00
CON TX 74.00
PRFEE 1.00
WDEED 8.00
TOTAL 83.00
CHECK 83.00

12/23/96 01 14:44 0001 8594

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0258461
IDENTIF. & REFERENCE

96 DEC 23 PM 2:43

REGISTER
DAVIDSON COUNTY, TN.

No. 1101165