SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
MICHAEL W. O'NEILL
140 Carnavon Parkway
Nashville TN. 37205

Send Tax Bills to:
SAME AS NEW OWNER

TAX ID NUMBERS:
Map 60 Group 1
Parcel 136.00

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **OCWEN FEDERAL BANK, FSB**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **MICHAEL W. O'NEILL** ("Grantee"), his successors, heirs and assigns, certain land in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Property taxes for 1999 which are a lien but not yet due and any and all notes, building setback lines, easements, etc., shown on the Plan of Golden Valley Estates, Section 1, as of record in Book 4175, Page 142, Register's Office for said County.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, his successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor.

Executed this the 23rd day of April, 1999

OCWEN FEDERAL BANK, FSB

By: _____

TITLE: SCOTT W. ANDERSON Vice President

ATTEST: _____

TITLE Arthur J. Castner - Assistant Sec.

0582235
RECEIVED FOR REFERENCE
99 MAY -4 AM 11:15
REGISTER
DAVIDSON COUNTY, TN

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Scott W Anderson and Arthur J Castner with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the V.P. and Asst Secy respectively of **OCWEN FEDERAL BANK, FSB** the within named bargainor, a corporation, and that Scott W Anderson as such V.P. AND Arthur J Castner as such Asst Secy being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Scott W Anderson as such V.P. and attesting the same by the said Arthur J Castner as such Asst. Secy.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 23 day of APRIL, 1999.

Notary Public

Rebecca A Cotto
My Commission CC753803
Expires October 6, 2001

My Commission Expires: 10-06-01

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $40,500.00.

Affiant

Subscribed and sworn to before me
this 23rd day of APRIL, 1999

Notary Public

My Commission Expires: 1-2 2002

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 102
MADISON, TN 37115

EXHIBIT "A"

LAND in Davidson County, Tennessee, being Lot No. 140 on the Plan of Golden Valley Estates, Section 1, of record in Book 4175, Page 142, of the Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.

BEING the same property conveyed to Ocwen Federal Bank, FSB, by Substitute Trustee's Deed from Arnold M. Weiss, Substitute Trustee, of record in Book 11207, Page 60, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY ALSO KNOWN AS 3149 GWYNNWOOD DRIVE, NASHVILLE, TENNESSEE 37207.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11460 PG. 905

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	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0582235

99 MAY -4 AM 11:15

[illegible] 4,500.00
[illegible] TX 148.85
[illegible] 1.00
[illegible] 13.00
CFEE 2.00
TOTAL 164.85
[illegible] 164.85

04-99 C1 11:18 0001 1022

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1455714