Box 52

SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
TONEY R. THORNHILL
DEBORAH A. THORNHILL
3021 Cedarcliff Ct.
Antioch, TN 37013

Send Tax Bills to:
First Jefferson Mortgage
18 Koger Center #206
Norfolk, VA 23502

TAX ID NUMBERS:
MAP 150 GROUP 9
PARCEL 169.00

BOOK 11463 PG. 247

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **OCWEN FEDERAL BANK, FSB, F/K/A BERKELEY FEDERAL BANK & TRUST, FSB,** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **TONEY R. THORNHILL AND DEBORAH A. THORNHILL,** husband and wife, ("Grantees"), their 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 any recorded plat of Forest View Park, Section 5, Phase 2, of record in Book 6250, Page 458 and restrictions of record in Book 2559, Page 294, Book 6569, Page 290 and Book 6569, Page 294, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantees 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 Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor.

Executed this the 20th day of April, 1999.

OCWEN FEDERAL BANK, FSB, f/k/a
Berkeley Federal Bank & Trust, FSB,

By: _____
DON L. ST. JOHN
Vice President

TITLE: _____

ATTEST: _____
SCOTT A. BARNES
Assistant Secretary

TITLE _____

99 MAY -5 AM 9:36
FILED
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
0582801

(1)

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 Don L. St John and Scott A. Barnes 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, f/k/a Berkeley Federal Bank & Trust, FSB,** the within named bargainor, a corporation, and that **DON L. ST. JOHN** as such **Vice President** AND **SCOTT A. BARNES** as such **Assistant Secretary** being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Don L. St John as such V.P. and attesting the same by the said Scott A Barnes as such Asst. Secy.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 20 day of April, 1999.

Notary Public

Rebecca A Collo
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 $ 84,000.00.

Affiant

Subscribed and sworn to before me
this 30th day of April, 1999.

Notary Public

MARIE A. SWEENEY NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

My Commission Expires: 1-2-2000

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. 97 of Forest View Park, Section 5, Phase 2, of record in Book 6250, Page 458, Register's Office for Davidson County, Tennessee, to which reference is here made for a more complete description.

BEING the same property conveyed to Ocwen Federal Bank, FSB, by Trustee's deed from Robert M. Wilson, Jr., Successor-Trustee, of record in Book 11250, Page 228, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY ALSO KNOWN AS 3021 CEDARCLIFF COURT, ANTIOCH, TENNESSEE 37013.

1540 05/05 0.01 03CHECK 325.80

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____ BOOK 11463 PG. 250

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

0582801

INSTRUMENT REFERENCE

99MAY-5 AM 9:36

CASH T 24000.00
CO TX 310.80
PRFEE 1.00
MISC 12.00
CFEE 2.00
TOTAL 325.80
CHECK 325.80

01/05/99 01 09:40 0001 1640

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1456321