Name and Address of New Owner:
Hollace McKinley
2203 Brookvalley Court
Mt. Juliet TN 37122

Send Tax Bills to:
Same as New Owner

TAX ID NOS.
MAP 149-3
PARCEL 7

Instr:200001270008919 Page: 1 OF 3
REC'D FOR REC 01/27/2000 12:54:30PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $325.60

SPECIAL WARRANTY DEED

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 **HOLLACE MCKINLEY** ("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 Grantee, his 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 the year 2000 which are a lien but not yet due and payable, and any and all notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Edge-O-Lake Estates, Section Six, of record in Plat Book 3700, Page 16 in the Register's Office for Davidson County, Tennessee, and further to restrictive covenants of record in Book 3908, Page 161, said Register's Office.

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 but no further or otherwise.

Executed this the 24th day of January, 2000.

OCWEN FEDERAL BANK, FSB

By: _____

TITLE: ARTHUR J. CASTNER
Vice President

ATTEST: _____

TITLE DONNA I. McPEEK
Assistant Secretary

OCWEN FEDERAL BANK FSB CORPORATE SEAL

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 Arthur J. Castner and Donna I. McPeek with whom I am personally acquainted and who upon their (his, her, their) oaths acknowledged themselves (herself, himself, themselves) to be the Vice President and Assistant Secretary respectively of **OCWEN FEDERAL BANK, FSB** the within named bargainor, a corporation, and that Arthur J. Castner as such Vice President AND Donna I. McPeek 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 Arthur J. Castner as such Vice President and attesting the same by the said Donna I. McPeek as such Assistant Secretary.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 24th day of January, 2000.

Sherri L. Martinson
Notary Public

SHERRI L. MARTINSON
MY COMMISSION # CC 752257
EXPIRES: February 1, 2002
Bonded Thru Notary Public Underwriters

My Commission Expires:_____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $88,000.00.

Hollace McKinley
Hollace McKinley (Affiant)

Subscribed and sworn to before me this 25th day of January, 2000.

Patricia Nicholls
Notary Public

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires: 3/24/01

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 103
MADISON, TN 37115

EXHIBIT "A"

Land situated in DAVIDSON County, Tennessee , and being Lot 421, Section Six, Edge-O-Lake Estates, as of record in Plat Book 3700, Page 16 in the Register's Office for Davidson County, Tennessee to which plat reference is here made for a complete description thereof.

Being the same property conveyed to Ocwen Federal Bank, FSB by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee dated August 5, 1999; recorded August 12, 1999 at 9:54 AM in Book 11616, Page 801, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED COMMONLY KNOWN AS 2441 Broadview Drive, Nashville, TN 37217