SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
Roger D. Smiley and wife,
Phyllis A. Smiley
7752 Hwy. 70 South
Nashville, TN 37221

Send Tax Bills to:
Same as New Owner

Tax Map and Parcels Nos.:
Map 148-14
Parcel 287

Instr:200002150015173 Page: 1 OF 3
REC'D FOR REC 02/15/2000 12:16:24PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $251.60

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 **ROGER D. SMILEY AND WIFE, PHYLLIS A. SMILEY,** ("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 the year 2000 which are a lien but not yet due and payable, restrictive covenants of record in Book 5710, Page 137 and Book 5725, Page 540, Register's Office for Davidson County, Tennessee and any and all easements, building setback lines, notes, etc., if any, as shown on the Plan of Colewood Acres, Section V, of record in Plat Book 5200, Page 303, in the 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, but no further or otherwise.

Executed this the 9th day of FEBRUARY, 2000.

OCWEN FEDERAL BANK, FSB

By: _____

TITLE: SCOTT W. ANDERSON
Vice President

ATTEST: _____

TITLE DONNA I. McPEEK
Assistant Secretary

OCWEN FEDERAL CORPORATE SEAL

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

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 9 day of FEBRUARY, 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: 2/1/2002

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $68,000.00.

Roger W. Smiley
Affiant (Purchaser)

Subscribed and sworn to before me
this 15th day of February, 2000.

Deanie L. Gregory
Notary Public

My Commission Expires: 3/23/2002

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 in the County of Davidson, in the State of Tennessee, being Lot No. 25 on the Plan of Colewood Acres, Section V, of record in Plat Book 5200, Page 303, 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 dated November 1, 1999 executed by Robert M. Wilson, Jr., Successor-Trustee of record in Book 11738, Page 185, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4013 SHUFELD COURT, ANTIOCH, TN 37013.