Name and Address of New Owner(s):

Melanie J. Morgan
Walter Morgan, Jr.
4884 Clarksville Pike
Whites Creek, TN 37189

Send Tax Bills to:
Same as New Owner

Instr:200005010043420 Page: 1 OF 3
REC'D FOR REC 05/01/2000 6:04:39PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $262.70

TAX ID NOS.
Map 48 Parcel 30

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 Melanie J. Morgan and husband, Walter Morgan, Jr. ("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 is subject to Restrictions of record in Book 1849, Page 121, Register's Office for Davidson County, Tennessee, and an Agreement for Dedication of Easement for Sanitary Sewers and/or Storm Drainage given to Metropolitan Government of Nashville and Davidson County, Tennessee, as of record in Book 9190, Page 241, 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 27th day of April, 2000.

OCWEN FEDERAL BANK, FSB

By: SCOTT W. ANDERSON
TITLE: Vice President

ATTEST:
TITLE: DONNA I. McPEEK
Assistant Secretary

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 26 day of April, 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 $71,000.00.

Kim Baer
AFFIANT

Subscribed and sworn to before me
this 28th day of April, 2000.

Deanie L. Gregory
Notary Public

My Commission Expires: 3/23/02

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

EXHIBIT "A"

Land in 14th formerly 24th, Civil District of Davidson County, Tennessee, described as follows:

Beginning at a point in the northerly margin of U. S. Highway 112, 975 feet from the southwest corner of the tract of land owned by W. H. (HERMAN) Thompson, being the southwest corner of this tract; thence leaving said Highway, North 35 degrees east 400 feet to a point; thence south 55 degrees east 100 feet to a point; thence south 35 degrees west 400 feet to a point in the northerly margin of said U.S. Highway 112; thence with the margin of same, North 55 degrees west 100 feet to the beginning.

Being the same property conveyed to Ocwen Federal Bank, FSB, by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, as of record in Instrument #200004050034166, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4884 Clarksville Pike, Whites Creek, TN 37189.