SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
Ian Devin Black
Holly Ann Black
6764 Autumnwood Drive
Nashville, TN 37221

Send Tax Bills to:
Same as New Owners

Instr:200008300085855 Page: 1 OF 3
REC'D FOR REC 08/30/2000 2:12:44PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $773.30

TAX ID NUMBERS:
Map 155 Group 8C
Parcel 254

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **OCWEN FINANCIAL SERVICES, INC.**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Ian Devin Black and wife, Holly Ann Black** ("Grantee), 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 Grantee, 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, a lien, but not yet due and payable, notes, easements or building setback lines, if any, as may be setforth on the Final Plat of Poplar Creek Estates, Phase IV, as shown of record in Book 9700, Page 195, Register's Office for Davidson County, Tennessee, and Restrictive Covenants of record in in Book 9472, Page 824, 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 28th day of August, 2000.

OCWEN FINANCIAL SERVICES, INC. CORPORATE SEAL FLORIDA

OCWEN FINANCIAL SERVICES, INC.

By: ARTHUR J. CASTNER
Vice President

TITLE: Vice President

ATTEST:

TITLE: DONNA I. McPEEK
Assistant Secretary

XXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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) oath(s) acknowledged themselves (herself, himself, themselves) to be the Vice President and Asst. Secretary respectively of **OCWEN FINANIAL SERVICES, INC.** the within named bargainor, a corporation, and that Arthur J. Castner 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 Arthur J. Castner 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 24 day of August, 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 ~~FLORIDA~~ Tennessee
COUNTY OF ~~PALM BEACH~~ Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $209,000.00.

[signature]
PURCHASER

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

Deanie L. Gregory
Notary Public

DEANIE L. GREGORY
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

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 Davidson County, Tennessee, being Lot No. 10 on the Final Plat of Poplar Creek Estate, Phase IV, as of record in Book 9700, Page 195, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Ocwen Financial Services, Inc. by Substitute Trustee's Deed from Valerie Ann Spicer, as Substitute Trustee, as of record in Instrument #20001030066008, Register's Office for Davidson County, Tennessee.

This property is commonly known as 6764 Autumnwood Drive, Nashville, TN 37221.