Name and Address of Newp Owner(s):
Michael W. O'Neill
1019 Millwood Lane
Ashland City, TN 37015

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 10/05/00 08:10 3pgs
Fees:15.00 Taxes:132.46
20001005-0098703

TAX ID NOS.
Map 41-15A Parcel 12

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 **Michael W. O'Neill** ("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 is subject to taxes for 2000, a lien, but not yet due and payable, any notes and building setback lines, if any, as may be setforth on the plan of Bellshire Terrace, Section One, Phase I, as shown of record in Book 6250, Page 132, Register's Office for Davidson County, Tennessee, also subject to Master Deed and By-Laws as of record in Book 6877, Page 53, Register's Office for Davidson County, Tennessee and easements of record in Book 6275, Page 707, Book 5584, Page 884 and Book 6077, Page 488, Register's Office for Davidson County, Tennessee.

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 22nd day of September, 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) 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~~ Bank, 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~~ bank 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 22 day of September, 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 $35,800.00.

Kimberly A. Bailey
AFFIANT (Buyer/Seller)

Subscribed and sworn to before me
this 22nd day of September, 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 **DAVIDSON** County, Tennessee, Being part of Lot No. 7 on the Plan of Bellshire Terrace, Section One, Phase I, of record in Book 6250, Page 132, Register's Office for Davidson County, Tennessee and being designated as Unit No. 12 of the Bellshire Terrace Condominiums as set forth in Master Deed and By-Laws of record in Book 6877, Page 53, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Ocwen Federal Bank, FSB by Substitute Trustee's Deed from Robert M. Wilson, Jr., as Substitute Trustee, dated November 19, 1999; recorded December 7, 1999 at 3:28 PM as Instrument No. 199912070300681, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 1303 Ewing Creek Drive, Nashville, TN 37207.