FILE BOX 45

Name and Address of New Owner(s):
William G. Cruse

856 Norwalk Drive
Nashville, TN 37214

Send Tax Bills to:
~~Same as New Owner~~
Countrywide Home Loans, Inc.
4500 Park Granada
Calabasas, CA 91302-1613

Davidson County DEEDWARR
Recvd: 10/18/00 14:10 3pgs
Fees:15.00 Taxes:325.60
20001018-0103534

TAX ID NOS.
Map 108-4 Parcel 21

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 **William** G. **Cruse and wife,** Dorothy R. Cruse ("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 the plan of Larchwood, Section II, as shown of record in Plat Book 5200, Page 57, 58 and 59, Register's Office for Davidson County, Tennessee, certain notes, easements and building setback lines, restrictions as of record in Book 5773, Page 797, Register's Office for Davidson County, Tennessee. Property taxes for 2001 which are not yet a lien and not yet due and payable.

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 13th day of October, 2000.

OCWEN FEDERAL BANK, FSB

By: _____

TITLE: RONALD M. FARIS
Executive Vice President

ATTEST: _____

TITLE DONNA L. McPEEK
Assistant Secretary

OCWEN FEDERAL BANK, FSB CORPORATE SEAL

(1)

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

FILE BOX 45

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

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 13 day of October, 2000.

Sherri L. Martinson
Notary Public

My Commission Expires:

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

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.

AFFIANT (Purchaser)

Subscribed and sworn to before me
this 16th day of October, 2000.

Notary Public
My Commission Expires: 1/26/02

MARIE BRADFORD
NOTARY PUBLIC
AT LARGE
DAVIDSON COUNTY

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

FILE BOX 45

EXHIBIT "A"

Land in Davidson County, Tennessee, being lot No. 57 on the plan of Larchwood, Section II, of record in Plat Book 5200, Pages 57, 58 and 59, Register's Office for Davidson County, Tennessee, to which plat reference is here made for a more complete and accurate description.

Being the same property conveyed to Ocwer. Federal Bank, FSB by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, as of record in Instrument #200004270041954, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 856 Norwalk Drive, Nashville, TN 37214.