SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
Cadbury Properties, Inc.
P.O. Box 1395
Lebanon, TN 37088-1395

Send Tax Bills to:
Same as New Owners

Davidson County DEEDWARR
Recvd: 11/01/00 14:13 3pgs
Fees:15.00 Taxes:229.40
20001101-0108457

TAX ID NUMBERS:
Map 42 Group 7A
Parcel 49

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 **Cadbury Properties, Inc.** ("Grantee), its 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, its 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 2000, a lien, now due and payable, notes, easements and building setback lines, if any, as may be setforth on the plan of Revised Phase Two, Heritage Square, as shown of record in Plat Book 5200, Page 378, Register's Office for Davidson County, Tennessee and restrictions as of record in Book 5752, Page 884, 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, its 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 30th day of October, 2000.

Ocwen Federal Bank, FSB

By: _____

TITLE: SCOTT W. ANDERSON
Vice President

ATTEST: _____

TITLE DONNA I. McPEEK
Assistant Secretary

OCWEN FEDERAL BANK FSB
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 24 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 FLORIDA
COUNTY OF PALM BEACH

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $62,000.00.

Ocwen Federal Bank FSB

BY: _____

TITLE: SCOTT W. ANDERSON
Vice President

Subscribed and sworn to before me this 24 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

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. 213, on the plan of Revised Phase Two, Heritage Square, as of record in Plat Book 5200, Page 378, Register's Office for Davidson County, Tennessee, to which plat reference is here made for a more complete and accurate legal desccription.

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 #200008030076918, Register's Office for Davidson County, Tennessee.

This property is commonly known as 845 Heritage Circle, Madison, TN 37115.