Name and of New Owner(s):
Blaine A. Neltner and wife,
Donna K. Neltner
~~4725 Cascade Drive~~
~~Hermitage, TN 37076~~

Send Tax Bills to:

Coldwell Banker Mortgage
P. O. Box 5455
Maount Laurel, NJ 08054

Davidson County DEEDWARR
Recvd: 12/28/00 09:05 3pgs
Fees:15.00 Taxes:166.50
20001228-0126599

Tax ID Nos.
Map 65-13 Parcel 109

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **The Chase Manhattan Bank, as Trustee of ACCESS FINANCIAL MORTGAGE LOAN TRUST 1997-2, BY AND THROUGH ITS ATTORNEY-IN-FACT, OCWEN FEDERAL BANK, FSB**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **BLAINE A. NELTNER AND WIFE, DONNA K. NELTNER** ("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 of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Any and all notes and matters which are set forth on the Plan of Sherwood Forest, Section 4, as of record in Book 4460, Pages 182-183 as amended in Book 6050, Page 24, Register's Office for Davidson County, Tennessee and subject to Restrictive Covenants of record in Book 4704, Page 448 and Book 6050, Page 24, said Register's Office.

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 December, 2000.

The Chase Manhattan Bank, as Trustee
of Access Financial Mortgage Loan
Trust 1997-2
BY ITS ATTORNEY-IN-FACT

OCWEN FEDERAL BANK, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

TITLE: SCOTT W. ANDERSON Vice President

ATTEST:
TITLE: DONNA I. McPEEK Assistant Secretary

(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 Vice President and DONNA I. McPEEK Assistant Secretary with whom I am personally acquainted and who upon _____ (his, her, (their)) oath(s) acknowledged _____ (herself, himself, (themselves)) to be the _____ and _____ respectively of **OCWEN FEDERAL BANK, FSB** the within named Attorney-in-Fact for **CHASE MANHATTAN BANK AS TRUSTEE OF ACCESS FINANCIAL MORTGAGE LOAN TRUST 1997-2**, and that SCOTT W. ANDERSON as such ~~DONNA I. McPEEK~~ Assistant Secretary and Vice President as such ~~Assistant Secretary~~ being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of **CHASE MANHATTAN BANK AS TRUSTEE OF ACCESS FINANCIAL MORTGAGE LOAN TRUST 1997-2** by the said DONNA I. McPEEK as such Ast Sect. Assistant Secretary and attesting the same by the said SCOTT W. ANDERSON ~~Vice President~~ as such VP .

Further, ~~Officer(s)~~ of said OCWEN FEDERAL, FSB have executed the foregoing instrument on behalf of OCWEN FEDERAL BANK, FSB as Attorney-in-Fact for **CHASE MANHATTAN BANK AS TRUSTEE OF ACCESS FINANCIAL MORTGAGE LOAN TRUST 1997-2,** pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for **DAVIDSON** County, Tennessee and said officers of the said OCWEN FEDERAL BANK, FSB acknowledge that they executed the same as the free act and deed of the said **CHASE MANHATTAN BANK AS TRUSTEE OF ACCESS FINANCIAL MORTGAGE LOAN TRUST, 1997-2.**

Witness my hand and official seal at office at WEST PALM BEACH, FLORIDA, on this the 13 day of DECEMBER, 2000.

_____
Notary Public

Rebecca A Cotto
My Commission CC753603
Expires October 6, 2001

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 $45000.00.

_____
Affiant (Purchaser)

Subscribed and sworn to before me
this the 15th day of DECEMBER, 2000.

_____
Notary Public
My Commission Expires: 1-26-2002

THIS INSTRUMENT PREPARED BY & RETURN TO:
DEANTE' 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. 307B, ZONE LOT DIVISION, LOT 307, REVISED, SHERWOOD FOREST, SECTION 4, AS RECORDED IN BOOK 4460, PAGES 182-183, AND AMENDED IN BOOK 6050, PAGE 24, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, to which plan reference is here made for a complete description thereof.

Being the same property conveyed to The Chase Manhattan Bank, as Trustee of Access Financial Mortgage Loan Trust 1997-2 from Robert M. Wilson, Jr., Successor-Trustee, dated August 9, 2000 and recorded as Instrument No. 200008290084962 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4721 CASCADE DRIVE, OLD HICKORY, TN 37138.