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

Send Tax Bills to:

same

TAX ID NOS.
Map 41-15 Parcel 121

Davidson County DEEDWARR
Recvd: 12/29/00 14:20 3pgs
Fees:15.00 Taxes:101.75
20001229-0127591

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 of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

> Notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Bellshire Terrace, Section 1, Phase 2, as of record in Book 6250, Page 179, as amended in Book 6250, Page 772, Register's Office for Davidson County, Tennessee and further subject to Restrictions of record in Book 6417, Page 764 and Book 6250, Page 772, said Register's Office.

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 not further or otherwise.

Executed this the 26TH day of DECEMBER, 2000.

OCWEN FEDERAL BANK, FSB

By: _____

TITLE: SCOTT W. ANDERSON
Vice President

ATTEST: _____

TITLE PAUL NEFF
Assistant Secretary

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 Paul Neff with whom I am personally acquainted and who upon his (his, her, their) oath(s) acknowledged himself (herself, himself, themselves) to be the Vice President and Assistant Secretary respectively of **OCWEN FEDERAL BANK, FSB** the within named bargainor, a corporation, and that _____ as such _____ and _____ as such _____ being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said _____ as such _____ and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 26 day of DECEMBER, 2000.

Notary Public

JOLENE A. STRATTON
MY COMMISSION # CC 861260
EXPIRES: August 8, 2003
Bonded Thru Notary Public Underwriters

My Commission Expires: 8/8/2003

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $27500.00.

Affiant (Purchaser)

Subscribed and sworn to before me
this 27th day of DECEMBER, 2000.

Notary Public

My Commission Expires: 1-2-2002

THIS INSTRUMENT PREPARED BY:
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. 13B, Zone Lot Division of Lots 9 thru 13, 128 and 137 of Bellshire Terrace, Section 1, Phase 2, as of record in Book 6250, Page 179, amended in Book 6250, Page 772, 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 Ocwen Federal Bank, FSB by Quitclaim Deed from Prim S. Kahlon and wife, Darshan B. Kahlon dated October 27, 2000 and recorded November 2, 2000 as Instrument No. 20001102-0109040 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS 1312 BELLSHIRE TERRACE DRIVE, NASHVILLE, TN 37217.