THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for the transfer is $21,000.00.

FILE BOX 45

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF February, 2002.

Notary Public
My Commission Expires: 1/29/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 02/25/02 14:33 2pgs
Fees:13.00 Taxes:77.70
20020225-0023822

FROM:	TO:
Ocwen Federal Bank, FSB	Leland D. Watts

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Leland D. Watts 2819 Gallatin Road Nashville, TN 37216	NEW OWNER	MAP #81-12 PARCEL #390

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, OCWEN FEDERAL BANK, FSB, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto LELAND D. WATTS, MARRIED, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in Davidson County, Tennessee, being the Southerly 33 1/3 feet of Lot No. 147 on the map of the Town of McGavock, of record in Book 21, Page 23, of the Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Ocwen Federal Bank, FSB by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument 20011004-0107909, said Register's Office.

The street address of the Real Property is 1410 10th Avenue North, Nashville, TN 37208; _____ Unimproved/ _X_ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 19th day of February, 2002.

GRANTOR - OCWEN FEDERAL BANK, FSB

By MARGERY ROTUNDO
Vice President

Title

STATE OF FLORIDA
COUNTY OF Palm Beach

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Margery Rotundo, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her/their oath(s) acknowledged himself/herself/themselves to be the Vice President of Ocwen Federal Bank, FSB the within named bargainer(s) and corporation, and that he/she/they as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Margery Rotundo as such Vice President.

Witness my hand and official seal at West Palm Beach, FL this 19th day of February, 2002.

My Commission Expires: _____

NOTARY PUBLIC

MARIA A. LOVUOLO
MY COMMISSION # CC 989356
EXPIRES: December 19, 2004
Bonded Thru Notary Public Underwriters

OcwFSSWD.doc