Tennessee
Map #86-16-13

Dawn Hart
OCWEN 35192475

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 13, 2000, and recorded in Instrument No. 200007190071306 in the Register's Office of Davidson County, Tennessee, Dawn Hart, unmarried woman, conveyed to Mary L. Aronov, Esq., Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 20020626-0077057 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on July 30, 2002, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Ocwen Federal Bank, FSB, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of SIXTY ONE THOUSAND SIX HUNDRED TWENTY FIVE DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Ocwen Federal Bank, FSB of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Ocwen Federal Bank, FSB, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Property located at 1322 Tulip Grove Road, Hermitage, TN, County of Davidson, AND: Being Lot No. 70, on the Plan of Hermitage Woods, Section 3, Revision to Reserve Parcel 13, as of record in Plat Book 5190, Page 769, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Dawn Hart obtained title to the above referenced real estate by Deed of record in Instrument No. 200007190071305, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 08/09/02 11:18 2pgs
Fees:13.00 Taxes:228.01
20020809-0096303

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Ocwen Federal Bank, FSB, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	17.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	60,803.00
	$61,625.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on July 30, 2002 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On July 30, 2002 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Marci Frederick
NOTARY PUBLIC

MARCI FREDERICK NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 08-31-05

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
1322-24 Tulip Grove Road,
Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Ocwen Federal Bank, FSB
1675 PALM BEACH LAKES SUITE 404
WEST PALM BEACH, FL 33401

Mortgagee: None

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

mail to:

STATE OF TENNESSEE, COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 61,625.00
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30 DAY OF
7/30
NOTARY PUBLIC
MY COMMISSION EXPIRES

MARCI FREDERICK NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 08-31-05