SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
Sydney Chen
309 Logans Circle
Franklin, TN 37067

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 10/18/02 14:26 3pgs
Fees:18.00 Taxes:92.13
20021018-0128342

TAX ID NUMBERES
Map 81-7 Parcel 430
2W-18470

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 **SYDNEY CHEN** ("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:

Property taxes for the year 2003 and subsequent years, not yet a lien; any notes, building setback lines, easements, etc. shown on the Map of Williams and Valentino's Subdivision of Lot Nos. 3 and 4 of the Thomas Woodard Property as of record in Plan Book 2, Page 33, Chancery Court at Nashville.

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 16th day of October, 2002.

OCWEN FEDERAL BANK, FSB

By: _____
MARGERY ROTUNDO

TITLE: Vice President

ATTEST: _____

TITLE ANDREW C. KUREK
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 Margery Rotunda and Andrew Kurek with whom I am personally acquainted and who upon them (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the VP and Assistant Secretary respectively of **OCWEN FEDERAL BANK, FSB** the within named bargainor, a corporation, and that Margery Rotunda as such VP AND Andrew Kurek 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 Margery Rotunda as such VP. and attesting the same by the said Andrew Kurek as such Asst. Secretary.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 16th day of October, 2002.

Notary Public

Matthew P Campbell
My Commission DD141332
Expires August 12, 2006

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 $24,900.00.

Affiant (Purchaser)

Subscribed and sworn to before me
this 18th day of October, 2002.

Deanie L. Gregory
Notary Public

DEANIE L. GREGORY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

My Commission Expires: 3-25-06

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

EXHIBIT "A"

LAND in Davidson County, Tennessee, being Lot No. 30 on the Map of Williams and Valentino's Subdivision of Lot Nos. 3 and 4 of the Thomas Woodard Property as of record in Plan Book 2, Page 33, Chancery Court at Nashville.

Said Lot No. 30 fronts 50 feet on the westerly side of 11th Avenue North, formerly Woodard Avenue, and runs back between parallel lines, 150 feet to an alley.

BEING the same property conveyed to Ocwen Federal Bank, FSB, by Trustee's Deed from Robert M. Wilson, Jr., Successor Trustee, which deed is dated August 21, 2002; recorded October 9, 2002 as Instrument No. 20021009-0123921 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY ALSO KNOWN AS 1919 11th Avenue North, NASHVILLE, TN 37208.