First National Financial Title
15 Century Blvd., Suite 101
Nashville, TN 37214

N/1677

Name and of New Owner(s):
John R. Gaib
19 Fern Ave
Madison, Tn 37207

Send Tax Bills to:
Same

Davidson County DEEDWARR
Recvd: 12/12/02 09:24 3pgs
Fees:18.00 Taxes:118.03
20021212-0153355

Tax ID Nos.

Map 71-14 Parcel 307

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **WELLS FARGO BANK MINNESOTA, N.A. BY AND THROUGH ITS ATTORNEY-IN-FACT, OCWEN FEDERAL BANK, FSB,** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **JOHN R. GAIB** ("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:

> Taxes for 2003 and subsequent years, not yet a lien, further subject to notes, easements, building setback lines, etc., if any, as may be shown on the Plan of the Eastview Subdivision of the Shwab Property, of record in Book 547, Page 64, 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 no further or otherwise.

Executed this the 5 day of December, 2002.

WELLS FARGO BANK MINNESOTA, N.A.
BY ITS ATTORNEY-IN-FACT
OCWEN FEDERAL BANK, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

TITLE: MARGERY ROTUNDO
Vice President

ATTEST:
TITLE: Assistant Cashier

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 ROTUNDO and ARTHUR CASTNER with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged they (herself, himself, themselves) to be the VP and Assist. Secretary respectively of **OCWEN FEDERAL BANK, FSB** the within named Attorney-in-Fact for WELLS FARGO BANK MINNESOTA, N.A. a corporation, and that MARGERY ROTUNDO as such VP and ARTHUR CASTNER as such Asst. Secretary being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Ocwen Federal Bank, FSB by the said MARGERY ROTUNDO as such VP and attesting the same by the said ARTHUR CASTNER as such Assist Secretary. Further, said officer(s) of said Ocwen Federal Bank, FSB have executed the foregoing instrument on behalf of Ocwen Federal Bank, FSB as Attorney-in-Fact for WELLLS FARGO BANK MINNESOTA, N A. pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for **DAVIDSON** County, Tennessee and Ocwen Federal Bank, FSB acknowledges that it executed the same as the free act and deed of the said WELLS FARGO BANK MINNESOTA, N.A.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 5 day of December, 2002.

Maria A. Lovuolo
Notary Public

My Commission Expires:

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $31900.00.

MARGERY ROTUNDO
Vice President
Affiant (Purchaser)

Subscribed and sworn to before me
this the 5 day of December, 2002.

Maria A. Lovuolo
Notary Public

My Commission Expires:

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

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. 39 of Block A, Eastview Subdivision of the Shwab Property, a plan of which is of record in Book 547, Page 64, 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 Wells Fargo Bank Minnesota, N. A. by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee, dated February 27, 2002 and recorded March 15, 2002 as Instrument No. 20020315-0032716 Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 19 FERN AVENUE, NASHVILLE, TN 37207