FILE BOX 45

Name and Address of New Owner(s):
Teresa L. Davis
2520 David Drive
Nashville, TN 37214

Send Tax Bills to:
Franklin American Mortgage Co.
501 Corporate Centre Drive, #400
Franklin, TN 37067

Davidson County DEEDWARR
Recvd: 01/03/03 09:45 3pgs
Fees:18.00 Taxes:344.10
20030103-0001001

TAX ID NOS.
Map 95-8 Parcel 153

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **Amresco Residential Mortgage Corporation BY AND THROUGH ITS ATTORNEY-IN-FACT, OCWEN FEDERAL BANK, FSB,** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **TERESA L. DAVIS** ("Grantees"), her successors, heirs and assigns, certain land in **DAVIDSON** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by referenceKnox (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee, her successors, heirs, and assigns forever.

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

Subject to Property Taxes for the year 2003 and subsequent years and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Woodberry Park of record in Book 2133, Page 117, 118 and 119, Register's Office for Davidson County, Tennessee.

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, her 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 31st day of December, 2002.

Amresco Residential Mortgage Corporation

BY ITS ATTORNEY-IN-FACT,
OCWEN FEDERAL BANK, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

MARGERY ROTUNDO
TITLE: Vice President

ATTEST: ANDREW C. KUREK
TITLE: Assistant Secretary

(1)

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 Andrew Kurek with whom I am personally acquainted and who upon me (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 Attorney-in-Fact for **Amresco Residential Mortgage Corporation**, a corporation, and that MARGERY ROTUNDO as such VP and ANDREW KUREK as such Assistant 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 Andrew Kurek as such Assistant 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 **Amresco Residential Mortgage Corporation**, pursuant to a Limited Power of Attorney, which is being recorded simultaneously herewith. Said officers acknowledge that they executed the same as the free act and deed of the said **Amresco Residential Mortgage Corporation.**

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 31st day of December, 2002.

Maria A. Lovuolo
Notary Public

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

My Commission Expires:_____

STATE OF FLORIDA
COUNTY OF PALM BEACH

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $93,000.00.

OCWEN FEDERAL BANK, FSB
ATTORNEY-IN-FACT FOR
AMRESCO RESIDENTIAL MORTGAGE
CORPORATION
BY:

_____
Affiant

Subscribed and sworn to before me
this 30th day of December, 2002.

Maria A. Lovuolo
Notary Public

My Commission Expires: _____

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

EXHIBIT "A"

FILE BOX 45

Land in **Davidson** County, Tennessee, being Lot No. 52, on the Plan of Woodberry Park, as shown by plat of record in Plat Book 2133, Pages 117,118 & 119, Register's Office for Davidson County, Tennessee, to which plat reference is here made for a complete description thereof.

Being the same property conveyed to Amresco Residential Mortgage Corporation by Substitute Trustee's Deed from Arnold M. Weiss, Substitute-Trustee, dated July 2, 2002 and recorded July 10, 2002 as Instrument No. 20020710-0082784, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 2520 DAVID DRIVE, NASHVILLE, TN 37214

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $93,000.00

Sandy Balent
Affiant

Subscribed and sworn to before me this 30th day of December, 2002.

Notary Public

My Commission Expires 3-25-06

(3)

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