FILE BOX 45

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 $65,000.00.

Richard B Hessey
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January, 2003.

Notary Public
My Commission Expires: 3/29/03

ZANA S. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 02/03/03 11:23 2pgs
Fees:13.00 Taxes:240.50
20030203-0014482

FROM:	TO:
Ocwen Federal Bank, FSB	Richard B. Hessey

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Richard B. Hessey 3588 Hoggett Ford Road Hermitage, TN 37076	NEW OWNER	MAP # 86-16 PARCEL # 49

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 RICHARD B. HESSEY, unmarried 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 Lot No. 130, on the Plan of Gina Brooke Subdivision, of record in Plat Book 5800, Page 73, 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 20020809-0096296, said Register's Office.

The street address of the Real Property is 4405 Gina Brooke Drive - Hermitage, TN. 37076 ____ 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 23 day of JANUARY, 2003.

GRANTOR - OCWEN FEDERAL BANK, FSB

By MARGERY ROTUNDO
Vice President

Title

OCWEN FEDERAL BANK FSB CORPORATE SEAL

FILE BOX 45

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 VP of Ocwen Federal Bank, FSB the within named bargainer(s) and corporation, and that he/she/they as such VP, 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 VP.

Witness my hand and official seal at Palm Beach County, Florida this 23 day of January, 2003.

My Commission Expires: _____

Corinne Licostie
NOTARY PUBLIC

Corinne Licostie
My Commission DD165769
Expires November 17 2006

OCWFBSWD.doc