THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

FILE BOX 45

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $88,000.00.

X Mary Massey
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF July, 2003.

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

Notary Public
My Commission Expires: 1-27-07

Davidson County DEEDWARR
Recvd: 08/04/03 12:31 2pgs
Fees:13.00 Taxes:325.60
20030804-0110082

FROM:
Ocwen Federal Bank, FSB,
fka Berkeley Federal Bank & Trust, FSB

TO:
Susan Pedersen and Mary Massey

| ADDRESS OF NEW OWNER: | SEND TAX BILLS TO: | MAP-PARCEL NO.: |
|---|---|---|
| Susan Pedersen and<br>Mary Massey<br>913 Waterswood Drive<br>Nashville, TN 37220 | NEW OWNER | MAP #150-9-0-A<br>PARCEL # 38 CO |

# 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, FKA BERKELEY FEDERAL BANK & TRUST, FSB, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto SUSAN PEDERSEN AND MARY MASSEY, BOTH MARRIED, 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. 192, on the Plan of Forest View Park, Section VII, of record in Plat Book 6900, Page 162, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Ocwen Federal Bank, FSB, fka Berkeley Federal Bank & Trust, FSB, by Trustee's Deed from Robert M. Wilson, as Successor Trustee, of record in Instrument 20020628-0078242, said Register's Office.

The street address of the Real Property is 3353 Calais Circle - Antioch, TN. 37013, ____ 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 29 day of July, 2003.

GRANTOR - OCWEN FEDERAL BANK, FSB, FKA BERKELEY FEDERAL BANK & TRUST, FSB

By ARTHUR J. CASTNER
Vice President

Title

OCWEN FEDERAL BANK FSB CORPORATE SEAL FLORIDA

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 ARTHUR J. CASTNER, 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, fka Berkeley Federal Bank & Trust, 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 ARTHUR J. CASTNER as such VP.

Witness my hand and official seal at Palm Beach County Florida this 25 day of July, 2003.

My Commission Expires: _____

NOTARY PUBLIC

OCWFBSWD.doc

Linda Zuehlk
My Commission DD100835
Expires March 17, 2006