Box 5

J. WAYNE THOMAS NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $32,500.00.

AFFIANT

Sworn to and subscribed before me this 27th day of May, 2004.

NOTARY PUBLIC

My commission expires:

My Commission Expires SEPT. 24, 2005

Map and Parcel No. 83-01-257.00

Address of New Owner:
Robert C. Williams
1018 Elvira Avenue
Nashville, TN 37216

Send Tax Notices To:
Same.

Davidson County DEEDWARR
Recvd: 06/02/04 08:17 2pgs
Fees:13.00 Taxes:120.25

20040602-0064128

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 17 day of MAY, 2004, by and between the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter referred to as Grantor, and ROBERT C. WILLIAMS, hereinafter referred to as Grantee; and whereas Grantor has, for good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, bargained and sold, and by these presents does transfer and convey unto Grantee, his heirs and assigns forever, all of its right, title and interest in the following described real estate, situated Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 1006 Petway Avenue, Nashville, TN 37206.

THIS CONVEYANCE IS SUBJECT TO all matters shown on plat of record at Minute Book L, page 363, in the Register's Office for Davidson County, Tennessee; and to the 2004 Davidson County property taxes, and those of subsequent years, which are not yet due or payable.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, his heirs and assigns forever; and we do covenant with the said GRANTEE with respect to that Warranty of Title set out in Attachment "B" hereto and made a part hereof. Additional reservations from and exceptions to this conveyance and the Warranty of Title are also set out in Attachment "B" hereto and made a part hereof. The subject real property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, has hereunto set its signature, on this, the 17 day of MAY 2004.

OCWEN FEDERAL BANK FSB CORPORATE SEAL

SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America

By: OCWEN Federal Bank, FSB,
Pursuant to a delegation of authority contained in 38 C.F.R. Section 36.4342(f)

By:
Name: MICHAEL MORELAND
Title: Director

STATE OF FLORIDA)
COUNTY OF ORANGE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Michael Moreland, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be Michael Moreland Director or other such officer authorized to execute this instrument) of OCWEN FEDERAL BANK, FSB, a corporation, and that such Director, or other officer, as such Director, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as Director, and further acknowledged OCWEN FEDERAL BANK, FSB, executed same on behalf of the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, the within-named bargainor, pursuant to a delegation of authority contained in 38C.F.R Section 36.4342(f), and that the execution of same was the free act and seed of said Secretary.

IN WITNESS WHEREOF, I have hereunto set hand and affixed my official seal of office, in the State of Florida on this, the 17 day of MAY, 2004.

NOTARY PUBLIC

My commission expires:

MARCI RENEE BELANGER
NOTARY PUBLIC STATE OF FLORIDA
Comm# DD0065316
Expires 10/16/2005
Bonded thru (800)432-4254
Florida Notary Assn., Inc

Attachment "A": Legal Description.

Land in the 11th, formerly the 18th, Civil District of Davidson County, Tennessee, being a part of Lot Number 6 on the plan of the Division of the real estate of John Hobson, deceased, as of record in Minute Book "L" Page 363, of the Circuit Court for said County, described as follows:

Beginning on the southerly margin of Petway Avenue at a point 200 feet easterly from the northeast corner of A.W. Hooker's Subdivision, the plan of which is of record in Book 57, Page 131, Register's Office for said County; thence with the southerly margin of said Avenue easterly 50 feet to Tatum's northwest corner; thence with his westerly line, southerly 183 feet, more or less, to Robinson's northeast corner; thence with his north line westerly 50 feet; thence northerly 183 feet more or less, to the beginning.

BEING THE SAME PROPERTY conveyed to the Secretary of Veterans Affairs, an Officer of the United States of America, by Substitute Trustee's Deed from Denise Griffin, Substitute Trustee, dated October 16, 2002, and recorded November 8, 2002, as Instrument No. 20021108-0138191, in the Register's Office for Davidson County, Tennessee.

Attachment "B": Warranty of Title, Reservations and Exceptions.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

The following reservations from and exceptions to this conveyance and the Warranty of Title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through of under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217