PENNY ALLISON
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENN.

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 $141,700.00.

AFFIANT

Sworn to and subscribed before me this 23rd day of June, 2004.

NOTARY PUBLIC My commission expires: 3/25/07

Map and Parcel No. 19-011.00-0-160.00

Address of New Owner:
Jamie L. Underwood
2976 Greer Road
Goodlettsville, TN. 37072

Send Tax Notices To:
AmSouth Bank
2050 Parkway Office Circle
Birmingham, AL. 35244

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 22 day of June, 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 JAMIE L. UNDERWOOD, 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/her 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 2976 Greer Road, Goodlettsville, TN 37072.

THIS CONVEYANCE IS SUBJECT TO Easement for Right-of-Way of record at Book 8416, page 632, in the Register's Office for Davidson County, Tennessee; to easement for Ingress, Egress and Regress and Utilities of record at Book 8429, page 468, re-recorded at Book 8433, page 379, in said register's office; 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/her 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 22 day of June, 2004.

OCWEN CORPORATE SEAL

Davidson County DEEDWARR 3 pgs
Recvd: 06/29/04 11:09
Fees:18.00 Taxes:524.29
20040629-0076985

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, VA REO**

STATE)
COUNTY)

Michael Moreland appeared before me, the undersigned, a Notary Public in and for said County and State, 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 VA REO Director (or other such officer authorized to execute this instrument) of OCWEN FEDERAL BANK, FSB, a corporation, and that such Michael Moreland or other officer, as such VA REO Director executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as _____, 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 28 day of June, 2004.

NOTARY PUBLIC

My commission expires: _____

Karrie DiVittorio
My Commission DD318918
Expires May 12, 2008

Attachment "A": Legal Description.

Land in the 10th Civil District of Davidson County, Tennessee, and described as Tract 3 according to a survey by Ray G. Cole, Registered Land Surveyor No. 924, P. O. Box 170, White House, TN 37188, dated February 20, 1990, as follows:

BEGINNING at an iron pin set at a corner post, corner to Neal E. Dickens, and being the most southwest corner of this tract; thence with the line of said Dickens, N. 17 deg. 48 min. 31 sec. E. 291.45 feet to an iron pin set, corner to said Dickens; thence continuing with the line of said Dickens, S. 84 deg. 55 min. 13 sec. E. 415.00 feet to an iron pin set, corner to said Dickens; thence N. 86 deg. 49 min. 19 sec. E. 583.86 feet to an iron pin set; thence, S. 06 deg. 48 min. 39 sec. W. 272.39 feet to an iron pin set, said point being the most northeast corner of Tract 2 this survey; thence, with the line of said Tract 2, S. 89 deg. 51 min. 23 sec. W. 1053.17 feet to the beginning.

INCLUDED with the above described Tract 3 is a 50.00 foot right-of-way easement leading from Greer Road to the southerly margin of said tract and being described as follows: Beginning at a point in the northeasterly margin of Greer Road; thence, with the margin of said road, N. 37 deg. 08 min. 14 sec. W. 55.00 feet to a point in the margin of said road; thence, leaving said road and with the westerly margin of said easement, N. 39 deg. 15 min. 04 sec. E. 380-53 feet, N. 37 deg. 52 min. 27 sec. W. 130.26 feet, N. 39 deg. 18 min. 15 sec. W. 193.46 feet, N 28 deg. 10 min. 51 sec. E. 185.76 feet, thence N. 89 deg. 51' 23" East 50.00 feet, more or less to a point; thence S. 18 deg. 51 min. 46 sec. W. 10 feet more or less to a point thence S. 28 deg. 10 min. 51 sec. W. 156.44 feet, S. 39 deg. 18 min. 15 sec. E. 160.68 feet, S. 37 deg. 52 min. 27 sec. E. 180.80 feet, S. 40 deg. 05 min. 40 sec. W. 431.14 feet to the point of beginning.

Also the above described Tract 3 is SUBJECT TO a 50 foot right-of-way easement along the westerly portion of said tract and being further described as follows: Beginning at an iron pin, said point being the same beginning point for Tract 4 according to the aforesaid survey, and with the southerly line of said Tract 4, N. 86 deg. 49 min. 19 sec. E. 88.95 feet to a point; thence with the easterly margin of said easements, S. 52 deg. 37 min. 12 sec. W. 92.99 feet, N. 84 deg. 55 min. 13 sec. W. 198.23 feet, S. 82 deg. 01 min. 45 sec. W. 128.15 feet, S. 42 deg. 47 min. 22 sec. W. 34.75 feet, S. 09 deg. 48 min. 00 sec. W. 107.71 feet, S. 18 deg. 51 min. 46 sec. W 62.97 feet more or less to a point; thence, S. 89 deg. 51 min. 23 sec. W. 50.00 feet, more or less to a point; thence N. 18 deg. 51 min. 46 sec. E. 654.93 feet, N. 9 deg. 48 min. 00 sec. E. 118.56 feet, N. 42 deg. 47 min. 22 sec. E. 67.38 feet, N. 82 deg. 01 min. 45 sec. E. 151.69 feet, S. 84 deg. 55 min. 13 sec. E. 184.53 feet 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 Arnold M. Weiss, Substitute Trustee, dated April 8, 2003, and recorded April 22, 2003, as Instrument No. 20030422-0053738 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