Box 5

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 $48,000.00.

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

NOTARY PUBLIC My commission expires:

Map and Parcel No. 43-9/127

Address of New Owner:
Herschel J. Lovett c/o Bobby Lovett
8921-A Sanderson Mill Road
Mt. Juliet, TN 37122

Send Tax Notices To:
Same.

J. WAYNE THOMAS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 24, 2005

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the _____ 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 HERSCHEL J. LOVETT, 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 405 Cumberland Avenue, Madison, TN 37115.

THIS CONVEYANCE IS SUBJECT TO all matters shown on plat of record at Book 6200, page 791, in the Register's Office for Davidson County, Tennessee; to restrictive covenants of record at Book 1195, page 853, in said register's office [NOTE: Any restriction based on race, religion national origin contained in any restrictions described herein in hereby omitted]; to Deed of Dedication for water main of record at Book 7825, page 549, 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 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 22nd day of June, 2004.

OCWEN FSB CORPORATE SEAL

Davidson County DEEDWARR
Recvd: 06/29/04 15:01 2pgs
Fees:13.00 Taxes:177.60
20040629-0077209

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 MORELA
Title: Director, VA REO

STATE OF FLORIDA)
COUNTY OF ORANGE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Michael Morelan 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 Director (or other such officer authorized to execute this instrument) of OCWEN FEDERAL BANK, FSB, a corporation, and that such Michael Morelan or other officer, as such VA Director, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VA 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 22 day of June, 2004.

My commission expires: Sarah Haniff My Commission DD323503 Expires May 26, 2008

NOTARY PUBLIC Sarah Haniff

Sarah Haniff My Commission DD323503 Expires May 26, 2008

Attachment "A": Legal Description.

Described property located in the City of Madison Civil District, Davidson County, Tennessee, to-wit:

Lot Number 2 on the Final Plat of George Stone Subdivision, of record in Book 6200, page 791, Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

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 February 19, 2003, and recorded February 28, 2003, as Instrument No. 20030228-0026825, 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