Name and Address of New Owners:
Michele Johnson and Phillip Hart
3514 Hobson Pike
Hermitage, TN 37076

Send Tax Bills to:

SAME AS NEW OWNERS

TAX ID NUMBERS:

Map 70-9 Parcel 77

Return to
GREATER NASHVILLE
TITLE & CLOSING CO.
200 Madison Street
Madison, TN 37115

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 8th day of July, 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 10420, hereinafter referred to as Grantor and Michele Johnson and Phillip Hart** as Joint Tenants with * **hereinafter referred to as Grantee;**

* rights of survivorship

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, **Grantor** has bargained and sold, and hereby transfers and conveys to **Grantees**, their successors, heirs and assigns, certain land in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the said property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Property taxes for the year 2004, a lien, but not yet due; further subject to a Driveway Easement by and between Gertrude Howard, a widow and The Kentucky-Tennessee Conference of Seventh Day Adventists, Inc., of record in Book 5510, Page 945, Register's Office for Davidson County, Tennessee. And being subject to Easement for Sewer Lines of record in Book 7389, Page 123, Register's Office for said County. Subject to Easements for ingress and egress 24.1 feet wide and 218 feet long, running from Curtis Street and to the land described herein. Also, being subject to Easement for right-of-way of Curtis Street.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise. Not withstanding anything to the contrary contained herein, Grantor shall warrant and defend title only against title defects (if any), which originated while Grantor held title to the subject property.

Pursuant to provisions of 38 U.S.C. 1620(a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

Secretary of Veterans Affairs,
An Officer of the United States

By: MICHAEL MORELAND
Its: Director
OCWEN FEDERAL BANK, FSB
Pursuant to a delegation of authority
Contained in 38 C.F.R. Sec. 36.4342
(f)

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

Davidson County DEEDWARR
Recvd: 07/16/04 13:39 3pgs
Fees:18.00 Taxes:74.00
20040716-0085280

STATE OF FLORIDA
COUNTY OF ORANGE

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Michael Moreland with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the VA REO Director of Ocwen Federal Bank, FSB, a corporation, the within named bargainor, and to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs pursuant to a delegation of authority contained in 38 C.F. R. Sec. 36.4342 (f) and acknowledged that he (he, she) executed the same as the free act and deed of said Ocwen Federal Bank, FSB, pursuant to said delegation of authority and who acknowledged Michael Moreland (himself, herself, themselves) to be VA REO Director Ocwen Federal Bank, FSB., and that Michael Moreland as such VA REO Director and being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Michael Moreland as such VA REO Director

Witness my hand and official seal at office at Orlando, Florida, on this the day of July, 2004.

Notary Public

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

My Commission Expires: 5-26-08

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $20,000.00.

Affiant

Subscribed and sworn to before me
this 8th day of July, 2004.

Notary Public

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

My Commission Expires: 3/25/2006

DEANIE L. GREGORY
NOTARY PUBLIC
DAVIDSON COUNTY
TENNESSEE AT LARGE
My Commission Expires MAR 25 2006

THIS A INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY AT LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

Exhibit "A"

Land in Davidson County, Tennessee, being described according to a survey made by Draper Surveying Service, February 1, 1966, as follows:

Beginning at an iron pin South 22 degrees 30' West 240 feet from the center line of Curtis Street, the said center line of Curtis Street being 735 feet West of Westerly margin of Alpine Street, and running thence; North 67 degrees 30' West 185.1 feet to an iron pin; thence South 22 degrees 30' West 258 feet to an iron pin in the Northeasterly margin of Houston Street; thence South 67 degrees 30' East 184.1 feet to an iron pin; thence North 22 degrees 30' East 258 feet to the beginning. And including all of Grantor's right, title, and interest in and to an easement for ingress and egress 24.1 feet wide and 218 feet long, running from Curtis Street and to the land herein conveyed, and including all Grantor's right, title, and interest in and to an Easement for Sewer Lines in Book 7389, Page, 123, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Secretary of Veterans Affairs, Washington, D. C. by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee of record in Instrument No. 20020124-0009543, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3227 CURTIS STREET, NASHVILLE, TN 37217