Name and Address of New Owners:
John Kantack
2804 Creekview Drive
Nashville, TN 37217

Send Tax Bills to:
New Owner

TAX ID NUMBERS:

Map150-1 Parcel 170

Davidson County DEEDWARR
Recvd: 08/02/04 16:30 3pgs
Fees:18.00 Taxes:398.49
20040802-0092395

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 29th 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 John Kantack, hereinafter referred to as Grantee;**

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, **Grantor** has bargained and sold, and hereby transfers and conveys to **Grantee**, his 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 Grantee, his 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 notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Edge-O-Lake Estates, Section 8, as of record in Plat Book 3700, Page 101, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee 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 Grantee, his 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.

OCWEN FEDERAL BANK FSB CORPORATE SEAL

Secretary of Veterans Affairs,
An Officer of the United States

By: MICHAEL MORELAND
Its: Director, VA REO
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

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 Director, VA/REO with whom I am personally acknowledged, and who, upon oath, acknowledged him self 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 himself (himself, herself, themselves) to be the Director of Ocwen Federal Bank, FSB., and that Director as such Director being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Director as such Director.

Witness my hand and official seal at office at Orlando, Florida, on this the 29th day of July, 2004.

Notary Public

SARAH R. BLANTON
Notary Public - State of Florida
My Commission Expires Jul 16, 2006
Commission # DD134598

My Commission Expires:_____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $107,700.00.

Carrie Tussler

(purchaser) Affiant

Subscribed and sworn to before me
this 27 day of July, 2004.

Notary Public

My Commission Expires: 7/29/06

JOHN GLEAVES
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

THISA 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 Lot No. 137 on the Plan of Edge-O-Lake Estates, Section Eight, of record in Plat Book 3700, Page 101, Register's Office for said County, to which reference is hereby made for a more complete description.

Being the same property conveyed to Secretary of Veterans Affairs by Trustees Deed dated October 1, 2003 and filed for record on October 10, 2003 in Instrument Number 20031010-0150686, Register's Office for Davidson County, Tennessee, and being the same property conveyed to Douglas C. Coats, unmarried, by Deed dated April 19, 1999 and filed for record on April 20, 1999 in Book 11439, Page 844, Register's Office for Davidson County, Tennessee.

Restrictive Convenants of record in Deed Book 4076, Page 565, Register's Office of said County.

This conveyance is subject to any and all existing easements and restrictions as shown of record.