Name and Address of New Owners:
Lawanda Coleman
4009 Chase Point Place
Joelton, TN 37080

Send Tax Bills to:
LAWANDA COLEMAN
4009 CHASE POINT PLACE
JOELTON, TN 37080

Davidson County DEEDWARR
Recvd: 08/13/04 09:19 3pgs
Fees:18.00 Taxes:510.60
20040813-0097975

TAX ID NUMBERS:

Map 022.2 Parcel 26

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 Scot F. Miles, 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 Lawanda Coleman **Grantee**, her 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, her 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 Chase Pointe, Section Two of record in Book 9700, Page 301, Register's Office for Davidson County, Tennessee.

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 Grantee, her 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

RETURN TO: 1646
Taylor Title & Escrow, Inc.
51 Century Blvd., Suite 130
Nashville, TN 37214

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 himself (himself, herself, themselves) to be the VA REO Director of Ocwen Federal Bank, FSB., and that Michael Moreland as such VA REO 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 29 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 $138,000.00.

(purchaser) Affiant

Subscribed and sworn to before me
this 29th day of July, 2004.

Notary Public

MARY SOLLEY
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENNESSEE

My Commission Expires: 3-31-07

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, to wit:

Being Lot Number 46 on the Plan of Chase Pointe, Section Two of record in Book 9700, Page 301, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Secretary of Veterans Affairs, an Officer of the United States of America by Trustee's Deed dated May 14, 2003 and recorded as Instrument No. 20030528-0071994 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4009 CHASE POINT PLACE, JOELTON, TN 37080