Name and Address of New Owners:
Adel Morkos
1409 Forrestal Way
Antioch, TN 37013

Send Tax Bills to:
Wilson Bank & Trust
623 West Main Street Lebanon, TN 37087

Davidson County DEEDWARR
Recvd: 08/24/04 10:25 3 pgs
Fees:18.00 Taxes:484.33
20040824-0102009

TAX ID NUMBERS:

Map 150-12-0-A Parcel 168

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 12th day of August, 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 Adel Morkos,** ** **hereinafter referred to as Grantee;**

** and wife, Nancy Rizk

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 certain notes, easements, building setback lines, etc., if any as may be set forth on the Plan of Phase V-D, Somerset of record in Book 7900, Page 670, Register's Office for Davidson County, Tennessee. Subject to Restrictive Covenants of record in 7619, Page 649, as amended in Book 7619, Page 679, Book 9245, Page 332, Book 7657, Page 583, Book 7675, Page 923, Book 8708, Page 630, Book 9696, Page 654, Book 10404, Page 641, Book 7402, Page 980 and Book 7404, Page 295, Register's Office for said County. Subject to By-Laws of record in Book 7619, Page 679, as amended in Book 9509, Page 363 and Book 9647, Page 472, Register's Office for said County.

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, 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.

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 with whom I am personally acquainted, and who, upon oath, acknowledged his self to be the Director VA RED 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 VA RED of Ocwen Federal Bank, FSB., and that he as such Director VA RED 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 Director VA RED

Witness my hand and official seal at office at Orlando, Florida, on this the 12 day of August, 2004.

Notary Public

My Commission Expires: Deon Rameshwar Paul My Commission DD323504 Expires May 26, 2008

STATE OF TENNESSEE
COUNTY OF Wilson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $130,900.00.

Angie Watson
(purchaser) Affiant

Subscribed and sworn to before me
this 12th day of August, 2004.

Notary Public

My Commission Expires: 7-14-08

DANA LOGGINS NOTARY PUBLIC AT LARGE WILSON CO. 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, to wit:

Land in Davidson County, Tennessee, being Lot Number 772 on the Plan of Phase V-D, Somerset of record in Book 7900, Page 670, Register's Office for Davidson County, Tennessee, reference to which is hereby made for a more complete and accurate description.

Being the same property conveyed to Secretary of Veterans Affairs, an Officer of the United States of America by Trustee's Deed dated November 26, 2003 recorded as Instrument No. 20031223-0182241, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 1409 FORRESTAL WAY, ANTIOCH, TN 37013