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 $149,500.00.

Christopher L. Ford
AFFIANT

Sworn to and subscribed before me this 11th day of August, 2004.

NOTARY PUBLIC My commission expires:

Map and Parcel No. 63-16-0-A-47.00 CO

Address of New Owner:
Christopher L. Ford
668 Granwood Blvd.
Old Hickory, TN 37138

Send Tax Notices To:
Same.

J. WAYNE THOMAS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 24, 2005

Davidson County DEEDWARR
Recvd: 08/25/04 09:13 2pgs
Fees:13.00 Taxes:442.15

20040825-0102561

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 20th 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 20420, hereinafter referred to as Grantor, and CHRISTOPHER L. FORD, 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 668 Granwood Boulevard, Old Hickory, TN 37138.

THIS CONVEYANCE IS SUBJECT TO subdivision restrictions, building lines and easements of record at Plat Book 6900, page 405, Book 6900, pages 550 and 552, Book 7462, page 445, Book 8110, page 401, and Book 8181, page 112, in the Register's Office for Davidson County, Tennessee; to restrictions of record at Book 7351, page 852, Book 7431, page 204, Book 7451, page 739, and Book 8336, page 393, in said register's office; to easements of record at Book 2247, page 75, Book 7460, page 930, Book 7489, page 515, and Book 8607, page 235, 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 and are being prorated.

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 20th day of July, 2004.

Pursuant to the provisions of 38 USC Section 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 of America

By: OCWEN Federal Bank, FSB, Pursuant to a delegation of authority contained in 38C.F.R. Section 36.4342(f)

By: _____
Name: _____
Title: _____
MICHAEL MORELAND
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 moreland, 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 VP/CEO Director (or other such officer authorized to execute this instrument) of OCWEN FEDERAL BANK, FSB, a corporation, and that such michaelmoreland or other officer, as such VP/CEO Director, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VP/CEO 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.

Jamilla Johnson
My Commission DD320682
Expires May 18, 2008

IN WITNESS WHEREOF, I have hereunto set hand and affixed my official seal of office, in the State of Florida on this, the 20 day of July, 2004.

My commission expires: _____

Jamilla Johnson
My Commission DD320682
Expires May 18, 2008

Jamilla Johnson
NOTARY PUBLIC

Attachment "A": Legal Description.

Property located in Davidson County, Tennessee, to-wit:

Lot Number 54, on the Plan of Hampton Park (formerly Chitwood Downs, a Planned Unit Development), as shown on plat of record in Plat Book 6900, page 405, as amended in Book 6900, page 550 through 552, and corrected in Book 7462, page 445 and Book 8110, page 401, amended in Book 8181, page 112, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description thereof.

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 October 15, 2003, and recorded October 29, 2003, as Instrument No. 20031029-0159149, 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