Name and Address of New Owners:
Eric M. Smith
8001 Prairie Field
Sacramento, CA 95829

Send Tax Bills to:

Eric M. Smith
8001 Prairie Field
Sacramento, CA 95829

Return To:

Fearnley & Califf, PLLC
211 Donelson Pike, Suite 113
Nashville, TN 37214

TAX ID NUMBERS:

Map 162-4 Parcel 25

Davidson County DEEDWARR
Recvd: 08/30/04 09:26 3pgs
Fees:18.00 Taxes:317.46
20040830-0104259

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 25th 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 Eric M. Smith,*** **hereinafter referred to as Grantee;**

*a married man

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 Antioch Park, Section 4, of record in Book 4300, Page 119, 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, 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: _____
Its: BARBARA J. DARLING
Senior Manager
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 Barbara Darling, Sr Manager, VA REO, with whom I am personally acquainted, and who, upon oath, acknowledged her self to be the Senior Manager, VAREO 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 she (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 herself (himself, herself, themselves) to be the Senior Manager, VAREO of Ocwen Federal Bank, FSB., and that BARBARA J. DARLING as such Senior Manager, VAREO being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said BARBARA J. DARLING as such Senior Manager, VAREO.

Witness my hand and official seal at office at Orlando, Florida, on this the 19. day of August, 2004.

Notary Public

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

My Commission Expires:

STATE OF TENNESSEE
COUNTY OF

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $85,800.00.

XXXXXXXXX Affiant

Subscribed and sworn to before me
this 25th day of August, 2004.

Notary Public

My Commission Expires: 7-30-06

NOTARY PUBLIC AT LARGE SUMNER COUNTY

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 No. 124 on the Plan of Antioch Park, Section 4, of record in Book 4300, Page 119, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Secretary of Veterans Affairs, an Officer of the United States of America by Substitute Trustee's Deed dated December 10, 2003 recorded as Instrument No. 20031217-0179983, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4888 SHIHMEN DRIVE, ANTIOCH, TN 37013