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J. WAYNE THOMAS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 24, 2008

Davidson County DEEDWARR
Recvd: 09/07/04 08:19 3pgs
Fees:18.00 Taxes:462.50
20040907-0107359

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 $125,000.00.

Suzanne Cormier
AFFIANT

Sworn to and subscribed before me this 26th day of August, 2004.

NOTARY PUBLIC My commission expires:

Map and Parcel No. 176-05-0-13-99.00 CO

Address of New Owner:
Suzanne Cormier & Don Gossett
6145 Firelight Trail
Antioch, TN 37013

Send Tax Notices To:
Same

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 9th 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 20420, hereinafter referred to as Grantor, and SUZANNE CORMIER and DON GOSSETT, 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, their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 6145 Firelight Trail, Antioch, TN 37013.

THIS CONVEYANCE IS SUBJECT TO those matters set out in Attachment "C" hereto and made a part hereof.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, their 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 9th day of August, 2004.

Pursuant to the provisions of 38 U.S.C. Section 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 of America

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

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

IN WITNESS WHEREOF, I have hereunto set hand and affixed my official seal of office, in the State of Florida on this, the 9th day of August, 2004.

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

My commission expires: 7/16/06

NOTARY PUBLIC

Attachment "A": Legal Description.

All that certain property located in the City of Antioch, Davidson County, State of Tennessee, to-wit:

Lot Number 194 on the Plan of Hickory Woods Estates, Section C, of record in Plat Book 6900, page 885 through 887, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

BEING THE SAME PROPERTY conveyed to the Secretary of Veterans Affairs, an Officer of the United States of America, by Substitute Trustee's Deed recorded November 26, 2003 as Instrument No. 20031126-0171803, 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.

Attachment "C": Conveyance Conditions.

This conveyance is subject to all matters shown on plat of record at Book 6900, page 884, and Book 6900, page 885, in the Register's Office for Davidson County, Tennessee; to Covenants, Conditions, Restrictions, Reservations, Easements, Liens for Assessments, Options, Powers of Attorney and Limitations on Title set forth in restrictions of record at Book 7422, page 235, and in any allied instrument(s) referred to in said restrictions, in said register's office; to By-Laws of Hickory Woods Estates of record at Book 7932, page 648, in said register's office; to Charter of Hickory Woods Estates Homeowners' Association of record at Book 9680, page 319, in said register's office; to Quitclaim Deed for Common Areas to Hickory Woods Estates Homeowners' Association of record at Book 9786, page 923, in said register's office; to Hickory Woods Estates Rules and Regulations of record as Instrument No. 20010614-0062709, and as Instrument No. 20011015-0111957, in said register's office; to Hickory Woods Estates Architectural Review Committee of record as Instrument No. 20010614-0062710, in said register's office; to Easement(s) to the United States of America, as set forth in Instrument of record at Book 9632, page 973, in said register's office; to Supplementary Declaration of record at Book 7422, page 298, Book 7422, page 301 and Book 7823, page 857, in said register's office; to Declaration of Covenants, Conditions and Restrictions of record at Book 7857, page 94 and re-recorded at Book 7876, page 75, in said register's office; to Correction to Restrictions of record at Book 9616, page 470, and Book 9616, page 477, in said register's office; to Amended and Restated Declaration of Covenants, Conditions and Restrictions of record at Book 9678, page 187, in said register's office; to First Amendment to Amended Declaration of Covenants, Conditions and Restrictions of record at Book 1180, page 802, in said register's office; and to the 2004 Davidson County property taxes, which are not yet due or payable and are being prorated.

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