BOX 15

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 $ 122,900.00.

Richard D Trader
AFFIANT

Sworn to and subscribed before me this 8th day of ~~November~~ December, 2004

LEE E. CRAWFORD NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

NOTARY PUBLIC My commission expires: 1/26/2008

Map & Parcel No. 136-15-B-26.00 CO

Address of New Owner:
Richard Damien Trader
3401 Anderson Road #26
Antioch, TN 37013

Send Tax Notices To:
Countrywide Home Loans
4500 Park Granada
Calabasas, CA 91302-1613

QUIT-CLAIM DEED

This Quitclaim Deed, made this 30th day of November, 2004 between **SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America,** whose address in 12650 Ingenuity Drive, Orlando, Florida 32826, hereinafter referred to as Grantor, and **RICHARD DAMIEN TRADER,*** hereinafter referred to as Grantee;

* an unmarried man

Witnesseth, that the Grantor, for and in consideration of the sum of ------TEN & NO/100 ($10.00)------DOLLARS, and other good and valuable consideration to Grantor in hand paid by Grantees, the receipt of which is hereby acknowledged, has granted, bargained and quitclaimed to the said Grantees and Grantees' heirs and assigns forever, the following described land, situate, lying and being in the County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 26 on the Plan A horizontal property regime, phase 1, Smith Springs Townhomes, Revision 1, as of record in Book 11700, Page 16, as revised in Book 11700, Page 42, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

BEING THE SAME PROPERTY conveyed to the Secretary of Veterans Affairs, by deed from Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for NVR Mortgage Finance, Inc. recorded on January 2, 2004, of record in Instrument Number 20040102-0000037, Register's Office for Davidson County, Tennessee.

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This is improved property, known as 3401 Anderson Road, Apt. 62, Antioch, TN 37013.

To have an to hold the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of Grantor, either in law or equity, for the use, benefit and profit of the said Grantees forever.

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 1st day of ~~November~~ December, 2004.

Pursuant to provisions of 38 U.S.C. 3720(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: _____
Name: MICHAEL MORELAND
Title: Director, VA REO
By: OCWEN Federal Bank, FSB, Pursuant to a delegation of authority contained in 38 C.F.R. Section 36.4342(f)

Davidson County DEEDQC
Recvd: 12/13/04 15:34 2pgs
Fees:13.00 Taxes:454.73
20041213-0148013

STATE OF FLORIDA)
COUNTY OF ORANGE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Michael Morelan, 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 VA REO Director, or other officer, as such He, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VA REO 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 1 day of ~~November~~ December, 2004.

My commission expires: _____

Enrique Cruz
My Commission DD320375
Expires May 17 2008

NOTARY PUBLIC

Note: This instrument was prepared from information provided by the parties herein without benefit to title examination. No warranty or opinion of title is given by prepare. Legal description is taken from prior deed.

This Deed Prepared By:
Michael B. Womelduff
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, Tennessee 37217

When Recorded Return to:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217