FILE COPY

THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $103,100.00.

Richard W. Chandler
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF February, 2005.

Notary Public
My Commission Expires: 1-22-07

FROM:	TO:
The Secretary of Veterans Affairs, An Officer of the United States of America	Richard W. Chandler

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Richard W. Chandler 243 Bonnacroft Dr. Hermitage, TN 37076	Pulte Mortgage, LLC 7475 South Joliet Street Englewood, CO 80112	MAP # 75-9 PARCEL # 134

Davidson County DEEDWARR
Recvd: 03/01/05 10:33 2 pgs
Fees:13.00 Taxes:381.47
20050301-0022268

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, this indenture, made on the 23rd day of February 2005, 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, has bargained and sold, and by these presents do transfer and convey unto Richard W. Chandler hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

BEING Lot No. 151, on the Plan of Hermitage Hills, of record in Book 2900, Page 48 and 49, Register's Office for Davidson County, TN, to which plat 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 Trustee's Deed from Wilson & Associates, P.L.L.C., as Successor Trustee, of record in Instrument 20040817-0099147, said Register's Office.

The street address of the Real Property is 243 Bonnacroft Dr., Hermitage, TN 37076
_____ Unimproved/ __X__ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 23rd day of Feb., 2005.

GRANTOR

Pursuant to the provisions of 38 U.S.C. 3720(a) (6) the Secretary of Veterans Affairs does not seek to exercise jurisdiction over the within described property.

Secretary of Veterans Affairs,
An officer of the United States of America

By: MICHAEL MORELAND
Its: Director, VA REO
OCWEN Federal Bank, FSB
Pursuant to a delegation of authority
Contained in 38 C.F.R. § 36.4342 (f)

STATE OF FLORIDA
COUNTY OF ORANGE

On this date, before me personally appeared MICHAEL MORELAND Director, VA REO, pursuant to a delegation of authority contained in 38 C.F.R. 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

Witness my hand and official seal in the State of Florida this 23rd day of February 2005.

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

My Commission Expires:

NOTARY PUBLIC

Mcintoshswd.sharon