Davidson County DEEDWARR
Recvd: 03/24/05 14:35 2 pgs
Fees:13.00 Taxes:370.00

S&K #: CL-0217

20050324-0032190

FILE BOX 45

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 24th 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, and Steven M. Vollman, unmarried hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee, and unto its successors and assigns, certain property described as follows:

Described property located in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Unit Number H-2 on the plan of Lake Chateau Condominiums, of record in Book 6250, pages 607-610, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof. Being the same property conveyed to the grantor herein by deed of even date and being filed for record simultaneously herewith.

This legal description is identical with that in Trustee's Deed recorded in Instrument No. 20040604-0065906 Register's Office of Davidson County, Tennessee.

For prior title, see Deed of record in Instrument No. 20040604-0065909, in said Register's Office.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title, and interest thereto belonging, to the said Grantee and its successors and assigns, forever.

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

(1) All easements, right-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 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 instrument (other than liens and conveyances by, through or under the Grantor) that affect the Property, and any portions(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 the 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.

Grantor does further covenant and bind Grantor's successors, to warrant and forever defend the title to the said Grantee and its successors and assigns, against the lawful claims of all persons by, through or under it, but not further or otherwise.

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.

Ocwen Federal Bank FSB CORPORATE SEAL

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
ORANGE COUNTY

MICHAEL MORELAND
Director, VA REO

On this date, before me personally appeared _____, _____, 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.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Florida aforesaid, this 24th day of February, 2005.

My Term Expires: _____

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is
$100,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 11th day of March, 2005.

Notary Public

My commission expires: 3/31/07

JAMIE CRUTCHFIELD
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Property Address: 156 Lake Chateau Drive, Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Steven M. Vollman Send Taxes To:
Countrywide Home Loans, Inc.
P.O. Box 10407
Van Nuys, CA 01410-0407

New Owner:
Steven M. Vollman
156 Lake Chateau Dr.
Hermitage, TN 37076

S & K File # CL-0217

Map & Parcel 097-08-0-A 044.00 CO

THIS INSTRUMENT PREPARED BY:
Law Office of Shapiro & Kirsch, LLP
6750 Lenox Center Court, Suite 202
Memphis, TN 38115