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 $ 107,500.00

AFFIANT

Sworn to and subscribed before me this 3 day of OCT, 2008.

NOTARY PUBLIC My commission expires MAY 02, 2011

CAROLYN M. PEARL NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY

Map and Parcel No. 150-11-0-189.00

Address of New Owner:
Mary Ann Richardson
504 SPRING GARDEN CT.
ANTIOCH, TN 37013

Send Tax Notices To:
SAME AS ABOVE

SPECIAL WARRANTY DEED

THIS INDENTURE, made on the 23 day of September 2008, 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, MARY ANN RICHARDSON, 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 504 Spring Garden Court, Antioch, Tennessee 37013.

THIS CONVEYANCE IS SUBJECT TO all matters shown of record in Plat Book 6250, Page 20 and 21, in the Register's Office for Davidson County, Tennessee; and to the 2008 Davidson County property taxes, and those of subsequent years, which are not yet due or payable.

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 23rd day of September 2008.

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

OCWEN LOAN SERVICING, LLC CORPORATE SEAL

SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America

By: _____

Name: Renee Hensley

Title: Manager, Regional Sales

By: OCWEN Loan Servicing, LLC, Pursuant to a delegation of authority contained in 38 C.F.R. Section 36.4342(f)

Return To: Real Estate Loan Services
Attn: Post Closing
7151 Lee Hwy, Suite 200
Chattanooga, TN 37421

Davidson County DEEDWARR
Recvd: 10/10/08 10:37 2 pgs
Fees:13.00 Taxes:397.75

20081010-0102744

STATE OF FLORIDA)
COUNTY OF ORANGE)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Renee Hensley 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 Same (or other such officer authorized to execute this instrument) of OCWEN Loan Servicing, LLC, a corporation, and that such Same, or other officer, as such Same, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as Same, and further acknowledged OCWEN Loan Servicing, LLC, 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 23rd day of September 2008.

My commission expires: _____

NOTARY PUBLIC
C.WISE

NOTARY PUBLIC STATE OF FLORIDA
C. WISE
MY COMMISSION # DD 556181
EXPIRES: May 24, 2010
1-800-3-NOTARY FL Notary Discount Assoc. Co

Attachment "A": Legal Description.

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

Land in Davidson County, Tennessee, being Lot No. 308 on the Plan of Towne Village of the Country Section 4-A of record in Plat Book 6250, Pages 20 and 21, register's office for said county to which reference is 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 Aaron Squyres, as Successor Trustee, by Tony Brasuell, as Co-Trustee, dated September 27, 2007, recorded September 28, 2007, of record in Instrument number 20070928-0115679, 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.

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 preparer.

This Instrument Prepared By:
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