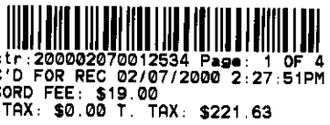
Account No. 074172040313306

This Instrument Prepared by:
Eldon L. Youngblood
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201



Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
BEVERLY M. FOSTER AND WILLIE M. GRAVES
3113 Greggwood Drive
Nashville, TN 37207

Map and Parcel Numbers: MAP 60-1 PARCEL 141

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, INC. A/K/A ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, a corporation organized under the laws of the State of Indiana, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, by its Vice President and its Assistant Secretary, duly authorized by its Board of Directors, for and in consideration of TEN DOLLARS ($10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid by the party or parties identified below as GRANTEE hereunder does hereby grant, bargain, sell, and convey unto BEVERLY M. FOSTER* AND WILLIE M. GRAVES*, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described on EXHIBIT A attached hereto and incorporated herein by this reference.

* as Joint Tenants with Right of Survivorship

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto their heirs or successors and assigns, forever with all appurtenances thereunto belonging. And GRANTOR hereby covenants with the said GRANTEE that it will forever warrant and defend the title to said lands against any and all claims and encumbrances done or suffered by it, but against none other.

IN TESTIMONY WHEREOF, the name of GRANTOR is hereunto affixed by its Vice President and its Assistant Secretary, this 18th day of January, 2000.

ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, INC. A/K/A ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE

By X _____
M. E. Pearcy,
Vice President

ATTEST:

By: X _____
Steve Mangiafico,
Assistant Secretary

After Recording, Return to:
~~BEVERLY M. FOSTER AND WILLIE M. GRAVES~~
Greater Nashville Title Co.
223 Madison St., S. 103
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS FIFTY NINE THOUSAND NINE HUNDRED DOLLARS AND NO CENTS ($59,900.00).

William Grams
Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 28th DAY OF January, 2000.

Harold W Pannell
SWORN TO Notary Public,
My Commission expires: 10/28/2001

State of TEXAS

County of DALLAS

On this day personally appeared before me, the undersigned notary public in and for the county and state aforesaid, M. E. Pearcy and Steve Mangiafico, and acknowledged to me that they were the Vice President and Assistant Secretary of ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, INC. A/K/A ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, and that they, as such officers, and being so authorized to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by themselves as such officers.

GIVEN under my hand and notarial stamp this 18TH day of January, 2000.

Steve P. Dotson
Notary Public

STEVE P. DOTSON
Notary Public, State of Texas
My Commission Expires
MAY 12, 2001

EXHIBIT A
to
SPECIAL WARRANTY DEED
Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 135 ON THE PLAN OF GOLDEN VALLEY ESTATES, SECTION 1, AS OF RECORD IN BOOK 4175, PAGE 142, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HERE MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE BY SUCCESSOR TRUSTEE DEED FROM ROBERT S. COLEMAN, JR., SUCCESSOR-TRUSTEE DATED NOVEMBER 5, 1999; RECORDED NOVEMBER 10, 1999 AT 9:17 AM IN BOOK 11738, PAGE 211, REGISTER'S OFFICE FOR DAVIDSON COUNT, TENNESSEE.

This improved property also known as: 3113 GREGGWOOD DRIVE, NASHVILLE, TENNESSEE 37207.