Account No. 030137840226722

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

Return TO: Greater Nashville Title
200 Madison Street
Madison, TN 37115

Davidson County DEEDWARR
Recvd: 06/26/01 15:00 4pgs
Fees:19.00 Taxes:188.70
20010626-0067653

Address New Owners ("Grantee") AND Property Owner and Agency Responsible for Payment of Taxes:
MARK A CUMMINGS
8226 Victory Trail
Brentwood, TN 37027

Map and Parcel Numbers: Map 52-2 Parcel 195

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE LOAN CORPORATION F/K/A ASSOCIATES HOME EQUITY LOAN CORPORATION, a corporation organized under the laws of the State of Florida, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, by its Assistant 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 MARK A CUMMINGS, an individual, 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.

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto his 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 Assistant Vice President and its Assistant Secretary, this 22nd day of June, 2001.

CITIFINANCIAL MORTGAGE LOAN CORPORATION F/K/A ASSOCIATES HOME EQUITY LOAN CORPORATION

By _____
Tony Malone,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:
Greater Nashville Title
200 Madison Street
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS FIFTY ONE THOUSAND DOLLARS AND NO CENTS ($51,000.00).

_____, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 25th DAY OF June, 2001.

_____
SWORN TO Notary Public,
My Commission expires: 3-23-02

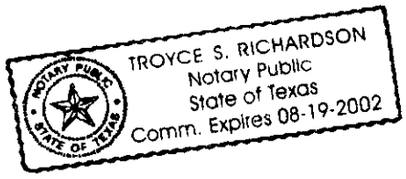
My Commission Expires MAR. 23, 2002

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, Tony Malone and Deborah Guffey, and acknowledged to me that they were the Assistant Vice President and Assistant Secretary of CITIFINANCIAL MORTGAGE LOAN CORPORATION F/K/A ASSOCIATES HOME EQUITY LOAN CORPORATION, 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 22nd day of June, 2001.



Troyce S. Richardson
Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

ALL THAT CERTAIN PROPERTY SITUATED IN MADISON IN THE COUNTY OF DAVIDSON, AND STATE OF TENNESSEE AND BEING DESCRIBED IN A DEED DATED 03/04/94 AND RECORDED 04/13/94, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

BOOK 9311, PAGE 359

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 22, AND THE EASTERLY HALF OF LOT NO. 21 OF BLOCK "A" ON THE REVISED PLAN OF RAINBOW TERRACE SUBDIVISION, AS OF RECORD IN BOOK 1130, PAGE 85, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY LOAN CORPORATION BY SUBSTITUTE TRUSTEE'S DEED FROM CLIFFORD D. PIERCE, JR., SUBSTITUTE TRUSTEE, OF RECORD AT INSTRUMENT NUMBER 20010308-0022032, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 639 NEELYS BEND ROAD, MADISON, TENNESSEE 37115.