Return To: Greater NAshville Title
200 Madison Street
Madison, TN 37115

Account No. 074184760321894

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

Davidson County DEEDWARR
Recvd: 08/24/01 14:01 4pgs
Fees:23.00 Taxes:99.90
20010824-0091736

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
LELAND WATTS
1217 NORTH SECOND STREET
NASHVILLE, TENNESSEE 37066

Map and Parcel Numbers:71-15; 338

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY SERVICES, INC., a corporation organized under the laws of the State of New York, 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 LELAND WATTS, a single person, 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 21st day of July, 2001.

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
Tony Malone,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:

_____

_____

_____

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS TWENTY SEVEN THOUSAND DOLLARS AND NO CENTS ($27,000.00).

_____
(Affiant) Purchaser

SUBSCRIBED AND BEFORE ME, THIS THE 25nd DAY OF July, 2001.

ANGIE HEARD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

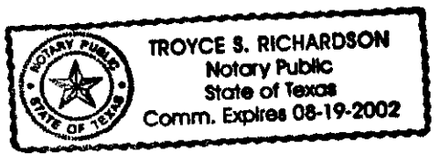
_____
SWORN TO Notary Public,
My Commission expires: 7/27/02

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 COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY SERVICES, INC., 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 21st day of July, 2001.



Troyce S. Richardson
Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 73 ON THE PLAN OF BENEDICT LAND COMPANY'S SUBDIVISION OF THE LINDSLEY TRACT, AS RECORDED IN BOOK 332, PAGE 40, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES, INC., BY SUBSTITUTE TRUSTEE'S DEED FROM CLIFFORD D. PIERCE, JR., SUBSTITUTE TRUSTEE OF RECORD IN INSTRUMENT NO. #20010514-0049355 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 1217 NORTH SECOND STREET, NASHVILLE, TENNESSEE 37066.