Account No. 074197590304092

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: 09/17/01 14:10 3pgs
Fees:18.00 Taxes:44.40
20010917-0100533

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
SCOTT GHERTNER
~~441 HARDING PLACE, UNIT H~~ 413 7th Avenue South
~~NASHVILLE, TENNESSEE 37211~~ Nashville, TN 37203

Map and Parcel Numbers: MAP 147-3A; PARCEL 101

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES FINANCIAL SERVICES COMPANY, INC., a corporation organized under the laws of the State of Delaware, 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 SCOTT GHERTNER, 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 4th of September, 2001.

ASSOCIATES FINANCIAL SERVICES COMPANY, INC.

By _____
Judy Grogan, Assistant Vice President

ATTEST:

By: _____
Deborah Guffey, Assistant Secretary

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

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS TWELVE THOUSAND DOLLARS AND NO CENTS ($12,000.00).

_____
Judy Grogan, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 4th day of SEPTEMBER, 2001

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

_____
SWORN TO Notary Public, Gary Martin Kothe
My Commission expires: Sept 8. 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, Judy Grogan and Deborah Guffey, and acknowledged to me that they were the Assistant Vice President and Assistant Secretary of ASSOCIATES FINANCIAL SERVICES COMPANY, 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 4th of September, 2001.

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

_____
Gary Martin Kothe, Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

PROPERTY IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. H-7 ON THE PLAT PROEPRTY IMPROVEMENTS FOR HARDING PLACE CONDOMINIUMS, AS OF RECORD IN PLAT BOOK 5200, PAGE 571, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, (COLLECTIVELY, THE "PLAT") AND MORE PARTICULARLY DESCRIBED IN THE MASTER DEED FOR HARDING PLACE CONDOMINIUMS OF RECORD IN DEED BOOK 6104, PAGE 725, SAID REGISTER'S OFFICE WITH ALL FIXTURES, APP· ICANCES, WALLCOVERINGS, CARPETS OR OTHER IMPROVEMENTS THEREIN AND AN UNDIVIDED INTEREST IN THE GENERAL AND LIMITED COMMON ELEMENTS APPURTENANT THERETO.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES FINANCIAL SERVICES COMPANY, INC. BY SUBSTITUTE TRUSTEE'S DEED FROM PHILIP M. KLEINSMITH, TRUSTEE OF RECORD IN INSTRUMENT NO. 20010622-0066521, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 441 HARDING PLACE, UNIT H-7, NASHVILLE, TENNESSEE 37211.