Account No. 034757810202864

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: 11/26/01 16:25 3pgs
Fees:18.00 Taxes:103.60
20011126-0128721

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
LELAND D. WATTS
~~814 N. 2ND STREET~~ 2819 Gallatin Road
~~NASHVILLE, TENNESSEE 37207-5950~~ Madison, TN 37115

Map and Parcel Numbers: MAP 82-7; PARCEL 28

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 LELAND D. WATTS, an individual, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 12 ON THE PLAN OF SHIELDS, DAVIS, SHARPE AND HORN'S ADDITION OF RECORD IN PLAT BOOK 57, PAGE 86, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY LOAN CORPORATION BY TRUSTEE'S DEED FROM ROBERT M. WILSON, JR., AS SUCCESSOR-TRUSTEE AS OF RECORD IN INSTRUMENT NO. 20010822-0090815, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 814 N. 2ND STREET, NASHVILLE, TENNESSEE 37207-5950.

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 7th day of November, 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 Company
200 Madison Street
Madison, TN 37115

State of TENNESSEE

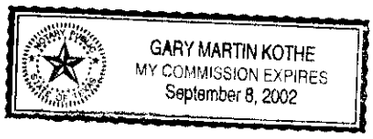
County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS TWENTY EIGHT THOUSAND DOLLARS AND NO CENTS ($28,000.00).

_____
Tony Malone, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 7th DAY OF NOVEMBER, 2001.

SWORN TO Notary Public, Gary Martin Kothe
My Commission expires: Sept 8, 2002

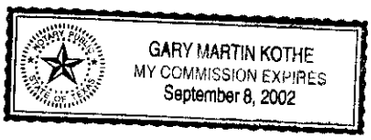


State of TEXAS

County of DALLAS

On this day personally appeared before me, the undersigned notary public in and for the county and state aforesaid, 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 7th day of November, 2001.



Gary Martin Kothe, Notary Public