Account No. 2822144

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:
JANICE C . HARVEY
3110 WOODYMORE DRIVE
ANTIOCH, TENNESSEE 37013

Davidson County DEEDWARR
Recvd: 01/08/02 13:35 4pgs
Fees:23.00 Taxes:244.20

20020108-0002833

Map and Parcel Numbers:MAP 150-6; PARCEL 126

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, INC. A/K/A CITIFINANCIAL MORTGAGE COMPANY, 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 JANICE C . HARVEY, 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 her 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 2nd day of January, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Tony Malone,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey
Assistant Secretary

After Recording, Return to:

Greater Nashville Title Co.
200 Madison St.
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS SIXTY SIX THOUSAND DOLLARS AND NO CENTS ($66,000.00).

_____
Tony Malone, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 2nd DAY OF January, 2002.

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, Tony Malone and Deborah Guffey, and acknowledged to me that they were the Assistant Vice President and Assistant Secretary of CITIFINANCIAL MORTGAGE 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 2nd day of January, 2002.



Gary Martin Kothe, Notary Public

Exhibit "A" to Special Warranty Deed - Property Description:

Land in Davidson County, Tennessee, Being Lot No. 10A of the Zone Lot Division of Lots Nos. 9 & 10, of Woodymore Heights, Section 2, of record in Plat Book 6900, Page 131, amending Plat Book 5200, Page 645, 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.Citifinancial Mortgage Company by Trustee's Deed from Robert M. Wilson, Jr, Successor-Trustee, as of record in Instrument No.# 20011212-0137152 and Instrument No. # 20011220-0140739 Register's Office for Davidson County, Tennessee.

This is improved property also known as 3110 Woodymore Drive, Antioch, TN 37013.