Box 5

STATE OF TENNESSEE)
COUNTY OF Davidson)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $44,000.00.

AFFIANT

Sworn to and subscribed before me this 10th day of January, 2002.

NOTARY PUBLIC AT LARGE

My commission expires:

WAYNE THOMAS NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 24, 2005

Map and Parcel No. 142-06-O-B-268.00 CO

Address of New Owner:
Reginald B. & Debra B. Edwards
30 Battle Ridge Lane
Nolensville, TN 37135

Send Tax Notices To:
Same.

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, THE CIT GROUP/ CONSUMER FINANCE, INC., hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto REGINALD B. EDWARDS and wife, DEBRA B. EDWARDS, as tenants by the entirety, hereinafter referred to as Grantees, their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 810 Bellvue Road, No. 268, Nashville, TN 37207.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 4675, pages 128-130, in the Register's Office for Davidson County, Tennessee; to Master Deed and By-Laws of record at Book 4834, pages 257-312, Book 4984, page 174, Book 5045, page 800, Book 5086, page 80, and Book 5259, page 5, in said register's office; and to the 2002 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever by, through and under the said GRANTOR, its successors and assigns, but not otherwise. Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said THE CIT GROUP/CONSUMER FINANCE, INC. has hereunto set its signature, this 7 day of January, 2002.

Davidson County DEEDWARR
Recvd: 01/11/02 11:30 2pgs
Fees:13.00 Taxes:162.80
20020111-0004736

THE CIT GROUP/CONSUMER FINANCE, INC.

By:
Printed Name:
Title: RICK LEWELLEN, SR. VICE PRESIDENT

STATE OF Okla.)
COUNTY OF Okla.)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, RICK LEWELLEN, SR. VICE PRESIDENT, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be SVP (or other such officer authorized to execute this instrument) of THE CIT GROUP/CONSUMER FINANCE, INC., the within-named bargainor, a corporation, and that such SVP, or other officer, as such SVP, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as SVP.

WITNESS my hand and official seal of office, at OKC, OK, this 7 day of January, 2002.

My commission expires:

NOTARY SEAL PUBLIC
TRACY A. CASE
Oklahoma County
Notary Public in and for
State of Oklahoma
My commission expires April 25, 2002

NOTARY PUBLIC

Exhibit "A": Legal Description.

The property fully described as follows:

Situated and being in the City of Nashville, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Building No. 48, Unit No. 268, and Garage No. 1 on the Plan of Peppertree, Creekside Meadows Condominiums, of record in Book 4675, page 128 through 130, Register's Office for Davidson County, Tennessee (R.O.D.C.), together with all fixtures, appliances, wallcoverings, carports or other improvements therein and the undivided interest in the common elements appurtenant thereto, all being more particularly described in the Master Deed and By Laws of record in Book 4834, pages 257 through 312, as amended in Book 4984, page 174, Book 5045, page 800, Book 5086, page 80 and Book 5259, page 5, R.O.D.C. and the Charter of Creekside Meadows Associations, Inc., of record in Book 4836, page 610, R.O.D.C., to which reference is made for a more complete description.

BEING the same property conveyed to The CIT Group/Consumer Finance, Inc., by Substitute Trustee's Deed from Fred W. Beesley, Jr., Substitute Trustee, dated April 2, 2001, recorded April 2, 2001, of record in Instrument No. 20010402003159l, Register's Office for Davidson County, Tennessee.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217