Account No. 4522266

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:
JAMES E. RITCHEY
5675 OAKES DRIVE
BRENTWOOD, TENNESSEE 37027

Davidson County DEEDWARR
Recvd: 02/20/02 15:12 4pgs
Fees:23.00 Taxes:617.90
20020220-0021800

Map and Parcel Numbers :MAP 160-14A-15

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, 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 JAMES E. RITCHEY, 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. Subject to and excepting current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record.

IN TESTIMONY WHEREOF, the name of GRANTOR is hereunto affixed by its Assistant Vice President and its Assistant Secretary, this 14th day of February, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Tony Malone,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:

Greater Nashville Title
200 Madison Street
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS ONE HUNDRED SIXTY SEVEN THOUSAND DOLLARS AND NO CENTS ($167,000.00).

_____
Tony Malone, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 14th DAY OF February, 2002.

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

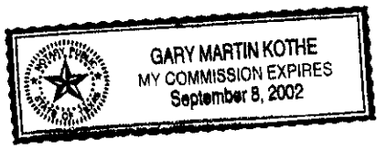
GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

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 14th day of February, 2002.



Gary Martin Kothe, Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 15 ON THE PLAN OF HIGHLAND COURTS IN HIGHLANDS OF BRENTWOOD OF RECORD IN BOOK 4860, PAGE 101, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN OF 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., AS SUCCESSOR-TRUSTEE, OF RECORD IN INSTRUMENT NO. #200122212-0137158, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 5675 OAKES DRIVE, BRENTWOOD, TENNESSEE 37027.