STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $154,000.00

Subscribed and sworn to before me, this 24th day of February, 2002.

My Commission Expires:

Affiant

Notary Public

TRACY A. HOBBY
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENN.
My Commission Expires NOV. 7, 2005

Davidson County DEEDWARR
Recvd: 02/27/02 09:45 2pgs
Fees:13.00 Taxes:569.80

20020227-0024765

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
305 RAYON DRIVE
OLD HICKORY, TENNESSEE 37138

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
WILLIAM S. NEIL, JR. 157 WATERFORD PLACE ANTIOCH, TN 37013 MAP & PARCEL NO. 137-13-0-A/029.00 CO	First Guaranty Mortgage Corp. 8180 Greensboro Dr. #1175 McLean, VA 22102

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

CITIBANK, N.A., as Trustee,

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

WILLIAM S. NEIL, JR., UNMARRIED

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot No. 29, on the Plan of Peninsula Point, Phase Three, Section Three, of record in Plat Book 11700, page 32, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Citibank, N. A., as Trustee, by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee, dated January 25, 2002, and filed of record on January 29, 2002 in Document No. 20020129-0012635, Register's Office for Davidson County, Tennessee.

SUBJECT TO ALL MATTERS OF RECORD IN PLAT BOOK 11700, PAGE 32, SAID REGISTER'S OFFICE. SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 9942, PAGE 908; BOOK 10973, PAGE 39; BOOK 11181, PAGE 371; AND INSTRUMENT NU. 20000410035892, SAID REGISTER'S OFFICE. SUBJECT TO ANY AND ALL EASEMENTS AND/OR RESTRICTIONS OF RECORD IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS: *517 WATERFORD PLACE, ANTIOCH, TN 37013*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE 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 COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER, *BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO.* WHEREVER USED, THE SINGULAR NUMBER SHALL INCLUDE THE PLURAL, THE PLURAL THE SINGULAR, AND THE USE OF ANY GENDER SHALL BE APPLICABLE TO ALL GENDERS.

WITNESS OUR HANDS THIS 28th **DAY OF JANUARY, 2002.**

CITIBANK N.A.
By: Chase Manhattan Mortgage Corp. as attorney-in-fact

by: Joe Lanning, Asst. Vice President

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Joe lanning, **who, upon oath, acknowledged him/herself to be the** Asst. Vice President **of CHASE MANHATTAN MORTGAGE CORPORATION, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION executed the within instrument for the purposes therein contained and who further acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION is the attorney-in-fact of the maker or a constituent of the maker and is authorized by the maker or by its constituent, constituent being authorized by the maker, to execute this instrument on behalf of the maker.**

Witness my hand and official seal at office on this the 28th **day of January, 2002.**

My Commission Expires: 9/25/04

Notary Public
John J. Connolly

JOHN J. CONNOLLY
Commission # 1278347
Notary Public - California
San Diego County
My Comm. Expires Sep 25, 2004

SPECIAL WARRANTY DEED