THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

FILE BOX 45

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $52,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15TH DAY OF MARCH, 2002.

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public
My Commission Expires: 1/29/05

FROM:
ALTEGRA CREDIT COMPANY

TO:
PAM SALAS

ADDRESS OF NEW OWNER:
Pam Salas
200 Downeymeade Dr.
Nashville, TN. 37214

SEND TAX BILLS TO:
NEW OWNER

MAP-PARCEL NO.:
MAP # 34-13
PARCEL # 185

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, ALTEGRA CREDIT COMPANY, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto PAM SALAS, unmarried, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 24 and part of Lot No. 23 on the plan of East Lawn Subdivision, Block G, of record in Book 547, Page 153 and 154, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Altegra Credit Company, by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument 20020102-0000013, said Register's Office.

The street address of the Real Property is 1386 Florence Avenue - Madison, TN 37115 Unimproved/ X Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 14th day of March, 2002.

GRANTOR - ALTEGRA CREDIT COMPANY

By: C. Allan Smith

Title: ASST. V. P.

Davidson County DEEDWARR
Recvd: 03/18/02 15:01 2pgs
Fees:13.00 Taxes:192.40
20020318-0033612

ALTEGRA CREDIT COMPANY DELAWARE

STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared C. ALLAN SMITH, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her oath(s) acknowledged himself/herself to be the ASST. VICE PRES. of **Altegra Credit Company**, the within named bargainer(s) and corporation, and that he/she as such A.V.P., being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said C. ALLAN SMITH as such ASST. V.P.

Witness my hand and official seal at PITTSBURGH this 14th day of March, 2002

My Commission Expires: _____

NOTARY PUBLIC

Notarial Seal
Mary Fran Felion, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Dec. 24, 2005
Member, Pennsylvania Association Of Notaries

MARY FRAN FELION
NOTARY PUBLIC
COMMONWEALTH OF PENNSYLVANIA