FILE BOX 45

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $87,900.00.

Khamphay Sayasack
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18 DAY OF APRIL, 2002.

ANITA LESTER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public
My Commission Expires: 1/31/04

FROM:
ALTEGRA CREDIT COMPANY

TO:
Sunnee Sayasack and Khamphay Sayasack

ADDRESS OF NEW OWNER:
SUNNEE SAYASACK
641 Woodburn Drive
Smyrna, TN 37167

SEND TAX BILLS TO:
NEW OWNER

MAP-PARCEL NO.:
MAP # 149-5
PARCEL # 12

Davidson County DEEDWARR
Recvd: 04/22/02 11:04 2pgs
Fees:13.00 Taxes:325.23
20020422-0049345

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 Sunnee Sayasack and Khamphay Sayasack Husband & Wife hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

A certain tract or parcel of land located in Davidson County, Tennessee, being more particlularly described as follows: Being all of Lot No. 111, Barkley Square, Section 2, as shown by plat and survey of record in Plat Book 4660, Page 124, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

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 20020305-0027285, said Register's Office.

The street address of the Real Property is 327 Charmaine Court, Antioch, TN 37013___ 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 4th day of April, 2002.

GRANTOR - ALTEGRA CREDIT COMPANY

By: Douglas C Botts

Title: VICE PRESIDENT

ALTEGRA CREDIT COMPANY CARLOIT COURT, SUITE 100 ALPHARETTA, GEORGIA 30005

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 DOUGLAS B. BATTIN, 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 VICE PRESIDENT of **Altegra Credit Company**, the within named bargainer(s) and corporation, and that he/she as such VP, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Douglas B. Battin as such VP.

Witness my hand and official seal at APRIL, 4 ~~this~~ day of April, 2002

My Commission Expires:

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

NOTARY PUBLIC

