Account No. 4522138

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:
UFONDU MENAKAYA AND VIVIAN MENAKAYA
2933 MOSSDALE DRIVE
ANTIOCH, TENNESSEE ~~37211~~ **37013**

Map and Parcel Numbers: MAP ~~150-S~~ 150-5, PARCEL 252

Davidson County DEEDWARR
Recvd: 05/02/02 13:44 4pgs
Fees:22.96 Taxes:399.60
20020502-0054203

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 UFONDU MENAKAYA AND VIVIAN MENAKAYA, husband and wife, 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 their 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 22ND day of April, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Tony Malone,
Assistant Vice President

ATTEST:

By: _____
Debbrah Guffey,
Assistant Secretary

After Recording, Return to:
Greater Nashville Title & Closing Company
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 EIGHT THOUSAND DOLLARS AND NO CENTS ($108,000.00).

_____, Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26 DAY OF April, 2002.

ANGIE HEARD
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

_____
Notary Public
My Commission expires: 7/27/2003

My Commission Expires JULY 27, 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 22ND day of April, 2002.

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

Gary Martin Kothe, Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 274 ON THE PLAN AT CHERRY HILLS, SECTION VI, OF RECORD IN PLAT BOOK 4300, PAGE 176, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY FROM JOE M. KIRSCH, AS SUBSTITUTE TRUSTEE, BY SUBSTITUTE TRUSTEE'S DEED OF RECORD IN INSTRUMENT # 20011213-0137912, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 2933 MOSSDALE DRIVE, ANTIOCH, TENNESSEE ~~37211~~ 37013