Account No. 4222648

Davidson County DEEDWARR
Recvd: 06/07/02 14:37 4pgs
Fees:23.00 Taxes:74.00
20020607-0069715

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:
RIVERGATE INVESTMENTS
454 Moss Trail
Goodlettsville, TN 37072
ATTN: Charles Harris

Map and Parcel Numbers: MAP 43-9 PARCEL 161

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES FIRST CAPITAL CORPORATION F/K/A ASSOCIATES FINANCIAL SERVICES COMPANY, INC. F/K/A ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., a corporation organized under the laws of the State of DELAWARE, 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 RIVERGATE INVESTMENTS, a sole proprietorship, 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 its 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 6th day of June, 2002.

ASSOCIATES FIRST CAPITAL CORPORATION
F/K/A ASSOCIATES FINANCIAL SERVICES
COMPANY, INC. F/K/A ASSOCIATES
FINANCIAL SERVICES OF AMERICA, INC.

By _____
Adria Brennan,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:
Greater Nashville Title Company
200 Madison Street
Madison, TN 37115

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, Adria Brennan and Deborah Guffey, and acknowledged to me that they were the Assistant Vice President and Assistant Secretary of ASSOCIATES FIRST CAPITAL CORPORATION F/K/A ASSOCIATES FINANCIAL SERVICES COMPANY, INC. F/K/A ASSOCIATES FINANCIAL SERVICES OF AMERICA, 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 6th day of June, 2002.

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

_____
Gary Martin Kothe Notary Public

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS TWENTY THOUSAND DOLLARS AND NO CENTS ($20,000.00).

_____, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 7th DAY OF JUNE, 2002.

_____
SWORN TO Notary Public
My Commission expires: 7/27/30

NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING THE WESTERLY 41 FEET OF LOT NO. 33, BLOCK "C" ON THE PLAT OF WOODLAWN ESTATES, AS OF RECORD IN BOOK 843, PAGE 82, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID PART OF LOT 33 FRONTS 41 FEET ON THE SOUTHERLY SIDE OF CUMBERLAND AVENUE AND RUNS BACK BETWEEN PARALLEL LINES 165 FEET TO A DEAD LINE IN THE REAR, MEASURING 41 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., BY TRUSTEE'S DEED FROM ROBERT M. WILSON, JR., SUCCESSOR-TRUSTEE, DATED APRIL 3, 2002 AND RECORDED APRIL 18, 2002 AS INSTRUMENT NO. 20020418-0048321 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 322 CUMBERLAND AVENUE, MADISON, TENNESSEE 37115.