Account No. 4529653

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:
KIRAN CHITLURI
14 SYCAMORE COURT
ANTIOCH, TENNESSEE 37013

Davidson County DEEDWARR
Recvd: 06/25/02 14:53 3pgs
Fees:18.00 Taxes:203.13
20020625-0076339

Map and Parcel Numbers: MAP 162-16A PARCEL 51

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 KIRAN CHITLURI, an individual, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 14 IN BUILDING 10 AS SHOWN ON SAID PLAN AND KNOWN AS 14 SYCAMORE COURT, MILL CREEK CONDOMINIUM AS FULLY DESCRIBED IN PLAN OF RECORD IN BOOK 5050, PAGE 103, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TOGETHER WITH EACH AND ALL OF RIGHTS AND APPURTENANCES THEREUNTO BELONGING, INCLUDING SUCH UNIT'S UNDIVIDED PERCENTAGE INTEREST IN THE LAND AND GENERAL COMMON ELEMENTS AS FURTHER DESCRIBED AND SET FORTH IN MASTER DEED OF RECORD IN BOOK 4887, PAGE 961, RGISTER'S OFFICE FOR DAVIDSON COUNTY TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY FROM ROBERT M. WILSON, JR., AS SUCCESSOR-TRUSTEE, BY TRUSTEE'S DEED FOR RECORD IN INSTRUMENT NO. 20011126-0128630, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 14 SYCAMORE COURT, ANTIOCH, TENNESSEE 37013.

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto his 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 4th day of June, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Adria Brennan, Assistant Vice President

ATTEST:

By: _____
Deborah Guffey, Assistant Secretary

After Recording, Return to:
Greater Nashville Title
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 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 4th 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 FIFTY FOUR THOUSAND NINE HUNDRED DOLLARS AND NO CENTS ($54,900.00).

Kiran Chitteri

, Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24 DAY OF JUNE, 2002.

ANGIE HEARD
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires JULY 27, 2002

Notary Public,
My Commission expires: 7/27/2002