Account No. 1472125

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:
CRAIG ALLEN SANFORD AND
IMMANUEL ARUN DHANARAJAN
225 Lake Forest Drive
LaVergne TN 37086

Davidson County DEEDWARR
Recvd: 06/27/02 14:57 4pgs
Fees:23.00 Taxes:305.25
20020627-0077846

Map and Parcel Numbers: MAP 150-5, PARCEL 128

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, INC. A/K/A CITIFINANCIAL MORTGAGE F/K/A ASSOCIATES HOME EQUITY LOAN CORPORATION, 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 CRAIG ALLEN SANFORD AND IMMANUEL ARUN DHANARAJAN,** 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.

** a one-half undivided interest each as tenants in common

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 19th 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 St.
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 19th day of June, 2002.

_____
Gary Martin Kothe Notary Public

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS EIGHTY TWO THOUSAND FIVE HUNDRED DOLLARS AND NO CENTS ($82,500.00).

_____, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 26 DAY OF June, 2002.

ANGIE HEARD
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires: JULY 27, 2002

_____
SWORN TO Notary Public,
My Commission expires: 7/27/2002

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 222 ON THE PLAN OF CHERRY HILLS SUBDIVISION, SECTION IV, OF RECORD IN BOOK 4460, PAGE 21, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE F/K/A ASSOCIATES HOME EQUITY LOAN CORPORATION BY TRUSTEE'S DEED FROM ROBERT M. WILSON, JR. AS SUCCESSOR-TRUSTEE OF RECORD IN INSTRUMENT #20020521-0061706, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 445 CEDAR CLIFF ROAD, ANTIOCH, TENNESSEE 37013.