Account No. 3132622

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:
LELAND D. WATTS
2819 Gallatin Road
NASHVILLE, TENNESSEE 37216

Davidson County DEEDWARR
Recvd: 06/28/02 14:01 3pgs
Fees:18.00 Taxes:92.50
20020628-0078355

Map and Parcel Numbers: MAP 81-15, PARCEL 216

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 LELAND D. WATTS, 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 THE WESTERLY PART OF LOT NO. 411 ON THE MAP OF J.D. T MCGAVOCK AND OTHER ADDITION OF RECORD IN BOOK 21, PAGE 41, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID PART OF LOT NO. 411 FRONTS 50 FEET ON THE SOUTH SIDE OF COCKRILL STREET AND RUNS BACK BETWEEN PARALLEL LINES 93 FEET ON THE WESTERLY LINE AND 108 FEET MORE OR LESS ON THE EASTERLY LINE OF THE NORTH MARGIN OF UNDERWOOD STREET ON WHICH IT MEASURES 53 FEET.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY *XXXXXXX**FROM Philip M. Kleinsmith, Trustee RECORDED IN Instrument # XXXXXXXXXXXXXXXXXXXXXXXXXXXX IN THE REGISTER'S OFFICE FOR DAVIDSON 20020506-0055306 COUNTY, TENNESSEE.

* INC., F/K/A Associates Home Equity Services, INC. by Successor Trustee's Deed**

This improved property also known as: 1722 UNDERWOOD STREET, NASHVILLE, TENNESSEE 37208.

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 25th 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 Nashivlle 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 25th 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 FIVE THOUSAND DOLLARS AND NO CENTS ($25,000.00).

_____, Affiant

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

_____
SWORN TO Notary Public,
My Commission expires: 1/29/05

PATRICIA NICHOLLS
NOTARY PUBLIC
DAVIDSON COUNTY