Account No. 3597972

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:
CHARLIE DEASON
[illegible]
[illegible]
2343 StewartsFerry Pike
Hermitage, TN 37076
Map and Parcel Numbers: MAP 95-8, PARCEL 7

Davidson County DEEDWARR
Recvd: 06/28/02 14:02 4pgs
Fees:23.00 Taxes:243.83
20020628-0078356

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY SERVICES, 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 CHARLIE DEASON, 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 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 20th day of June, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
Adria Brennan,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:
Greater Nashville Title & Closing
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. F/K/A ASSOCIATES HOME EQUITY SERVICES, 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 20th 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 SIXTY FIVE THOUSAND NINE HUNDRED DOLLARS AND NO CENTS ($65,900.00).

Charles A. Dodson
Charlie Dodson
, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 27 DAY OF June, 2002.

ANGIE HEARD
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires JULY 27, 2002

Angie Heard
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. 127 ON THE PLAN OF EVA MOR SUBDIVISION, SECTION II, AS OF RECORD IN BOOK 1835, PAGE 30, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 127 FRONTS 125.00 FEET ON THE NORTHERLY SIDE OF RIDGEWAY DRIVE AND RUNS BACK 103.65 FEET ON THE WESTERLY LINE AND 153.79 FEET ON THE EASTERLY LINE TO A REAR LINE ON WHICH IT MEASURES 89.47 FEET.

BEING THE SAME PROPERY CONVEYED TO CITIFINANCIAL MORTGAGE F/K/A ASSOCIATES HOME EQUITY SERVICES, INC. FROM ROBERT M. WILSON, JR., AS SUCCESSORS-TRUSTEE, BY TRUSTEE'S DEED OF RECORD IN INSTRUMENT #20020423-0050215, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 240 RIDGEWAY DRIVE, NASHVILLE, TENNESSEE 37214.