Box: 13
File # 3379

Account No. 2853238

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:
BOBBY WAYNE WATKINS, JR. AND
KERRI DARLYN WATKINS
109 BIG HORN COURT
OLD HICKORY, TENNESSEE 37138

Map and Parcel Numbers: MAP 65-9; PARCEL 16 AND MAP 52K-B; PARCEL 27.02

LaTrece McAdoo
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2006

State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is Ninety Three Thousand Five Hundred Dollars and No cents ($93,500)

Mindy Kelchner
Affiant

Subscribed and sworn before me, this 28 Day of June, 2002

LaTrece McAdoo
Notary Public

expires: 5/28/06

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 BOBBY WAYNE WATKINS, JR. AND KERRI DARLYN WATKINS, husband and wife, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON AND WILSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, AND WILSON COUNTY, TENNESSEE, BEING LOT NO. 46 ON THE PLAN OF SHERWOOD FOREST SUBDIVISION, SECTION TWO, AS OF RECORD IN BOOK 4300, PAGE 125, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, AND PLAT BOOK 10, PAGE 11, REGISTER'S OFFICE FOR WILSON COUNTY, TENNESSEE, TO WHICH PLAN OF REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY, INC., FROM CLIFFORD D. PIERCE, JR., SUBSTITUTE TRUSTEE, BY SUBSTITUTE TRUSTEE'S DEED OF RECORD IN INSTRUMENT NO. #20020523-0062811, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. **

This improved property also known as: 109 BIG HORN COURT, OLD HICKORY, TENNESSEE 37138.

** Further recorded in Wilson County in Book 915, Page 1421, Register's Office for Wilson County, Tennessee.

Davidson County DEEDWARR
Recvd: 07/16/02 10:04 2pgs
Fees:13.00 Taxes:345.95

20020716-0085242

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 28th of June, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Adria Brennan,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:

Advantage Title & Escrow
3354 Perimeter Hill Dr
Suite 142
Nashville TN 37211
615-777-2011

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 28th of June, 2002.

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

_____
Gary Martin Kothe, Notary Public