Account No. 3597426

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:
KENNETH R. WILSON AND DEBORAH F. WILSON
~~708 RIVER PASS~~
~~MADISON, TENNESSEE 37115~~
2323 Crocker Springs Road
Goodlettsville, TN 37072
Map and Parcel Numbers: 52-12-7

Davidson County DEEDWARR
Recvd: 07/19/02 15:55 3pgs
Fees:18.00 Taxes:277.50
20020719-0087400

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 KENNETH R. WILSON AND DEBORAH F. WILSON, husband and wife, 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 LOT NO. 27 ON THE PLAN OF MARLIN MEADOWS, SECTION NO. 3, AS OF RECORD IN BOOK 2133, PAGE 26, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN OF RECORD IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY, INC. FROM CLIFFORD D. PIERCE, JR. AS SUBSTITUTE TRUSTEE BY SUBSTITUTE TRUSTEE'S DEED DATED JUNE 14TH, 2002 RECORDED IN INSTRUMENT #20020705-0080683, REGISTER'S OFFICE FOR DAVIDSON COUNTY TENNESSEE.

This improved property also known as: 708 RIVER PASS, MADISON, TENNESSEE 37115.

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 16th of July, 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 16th of July, 2002.

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

_____
Gary Martin Kothe, Notary Public

State of TENNESSEE

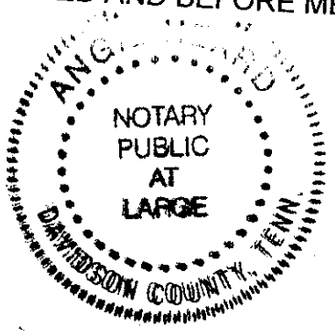
County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS SEVENTY FIVE THOUSAND DOLLARS AND NO CENTS ($75,000.00).

Kenneth R. Wilson

, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 12 DAY OF July, 2002.



My Commission Expires JULY 27, 2002

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