Account No. 2726735

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:
HOLLACE MCKINLEY AND MYRNA MCKINLEY
1717 HANOVER
NASHVILLE, TENNESSEE 37216

Map and Parcel Numbers: MAP 72-12; PARCEL 9

Davidson County DEEDWARR
Recvd: 08/28/02 13:59 3pgs
Fees:18.00 Taxes:166.87
20020828-0104300

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 HOLLACE MCKINLEY AND MYRNA MCKINLEY, 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. 71 ON THE MAP OF WATERS PLACE, AS OF RECORD IN BOOK 332, PAGES 136-137, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN OF REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

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 #20020614-0072693; REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 1717 HANOVER, NASHVILLE, TENNESSEE 37216.

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 2nd day of July, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Adria Brennan,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:

~~Escrow Services of Tennessee, LLC~~
~~100 Winner's Circle, #150~~
~~Brentwood, TN 37027~~

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 2nd day 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 FORTY FIVE THOUSAND ONE HUNDRED DOLLARS AND NO CENTS ($45,100.00).

_____, Affiant

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

Sonya M. Branham
SWORN TO Notary Public,
My Commission expires: 10-29-2003

SONYA M. BRANHAM
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENN.