Account No. 2722128

This Instrument Prepared by:
Eldon L. Youngblood
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201

FILE BOX 45

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
LELAND WATTS
2819 Gallatin Road
Nashville, TN 37216

Davidson County DEEDWARR
Recvd: 08/29/02 10:32 3pgs
Fees:18.00 Taxes:259.00
20020829-0104657

Map and Parcel Numbers: MAP 83-16; PARCEL 51

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 WATTS, 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. 235 ON THE PLAN OF FORTLAND PARK, SECTION III, AS OF RECORD IN BOOK 2900, PAGE 61, SAID REGISTER'S OFFICE TO WHICH PLAN OF REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO CITIFINANCIAL MORTGAGE COMPANY, INC. BY TRUSTEE'S DEED FROM ROBERT M. WILSON, JR., AS SUCCESSOR-TRUSTEE OF RECORD IN INSTRUMENT #20020705-0081283, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 2696 FORTLAND DRIVE, NASHVILLE, TENNESSEE 37206.

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 16th day of August, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By _____
Adria Brennan,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:

_____
_____
_____

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 day of August, 2002.

_____
Gary Martin Kothe Notary Public

GARY MARTIN KOTHE
MY COMMISSION EXPIRES
September 8, 2002

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS SEVENTY THOUSAND DOLLARS AND NO CENTS ($70,000.00).

_____, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 28th DAY OF August, 2002.

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

