Name and Address of New Owners:
David M. Johnson and wife,
Shannon H. Johnson
111 Bowling Avenue,
Nashville, TN 37205

Send Tax Bills to:
SouthTrust Mortgage Corporation
210 Wildwood Parkway, Ste. 100
Birmingham, AL 35209

TAX ID NUMBERS:

Map 104-5
Parcel 253

Davidson County DEEDWARR
Recvd: 10/21/02 15:52 3pgs
Fees:18.00 Taxes:736.30
20021021-0129225

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, CitiFinancial Mortgage Company, INC., f/k/a Associates Home Equity Services, Inc. ("Grantor"), has bargained and sold, and hereby transfers and conveys to David M. Johnson and wife, Shannon H. Johnson ("Grantees"), their successors, heirs and assigns, certain land in **Davidson** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the said property with all appurtenances, estate, title and interest thereto belonging to Grantees their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

This conveyance is made subject to property taxes for 2002, a lien, but not yet due; and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Richland Realty Co.'s First Addition to Subdivision "B" as of record in Book 332, Page 174, Register's Office for Davidson County, Tennessee. record in Deed Book 20, Page 367 in the Register's Office for Bedford County, Tennessee.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor. Notwithstanding anything to the contrary contained herein, seller shall warrant and defend title only against title defects (if any) which originated while seller held title to the subject property.

Executed this the 26th day of September, 2002.

CitiFinancial Mortgage Company, Inc.,
f/k/a Associates Home Equity Services, Inc.

By: _____
TITLE ASST. VICE PRESIDENT

By: _____
TITLE ASST SECRETARY

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared ADRIA BRENNAN and ROBERT YOUNG with whom I am personally acquainted and who upon THEMSELVES (his, her, their) oath(s) acknowledged THEMSELVES (himself, herself, themselves) to be the ASST VICE PRESIDENT and ASSN SECRETARY respectively of CitiFinancial Mortgage Company, Inc., the within named bargainor, a corporation, and that _____ as such _____ and _____ as such _____ being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said _____ as such _____ and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Irving, Texas, on this the 26th day of September, 2002.

_____
Notary Public

My Commission Expires:_____

GARY M. KOTHE
NOTARY PUBLIC STATE OF TEXAS
COMMISSION EXPIRES:
SEPTEMBER 8, 2006

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $199,000.00

_____
Affiant

Subscribed and sworn to before me
this 30th day of September, 2002.

_____
Notary Public

My Commission Expires:
3/25/06

ALAN D. MAZER
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

Exhibit "A"

Land in Davidson County, Tennessee, being Lot No. 321 on the Plan of Richland Realty Co.'s First Addition to Subdivision "B" as of record in Book 332, Page 174, Register's Office for said County, to which a plan reference is made for a more complete description.

Being the same property conveyed to CitiFiancial Mortgage Company, Inc. F/K/A Associates Home Equity Services, Inc. from Philip M. Kleinsmith, Trustee, by Successor Trustee's Deed of record in Instrument #20020709-0082387, Register's Office for Davidson County, Tennessee.

This is improved property known as 111 Bowling Avenue Nashville, TN 37205.