Name and Address of New Owner:

Troy Kinsel
217 Lakebrink Drive
Nashville TN 37214

Send Tax Bills to:

Same

Davidson County DEEDWARR
Recvd: 12/06/02 09:34 3pgs
Fees:18.00 Taxes:185.00

20021206-0150550

MAP AND PARCEL NO.
Map 72-4
Parcel 231

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, CITIFINANCIAL MORTGAGE COMPANY, INC. A/K/A CITIFINANCIAL MORTGAGE COMPANY fka ASSOCIATES HOME EQUITY LOAN CORPORATION ("Grantor"), has bargained and sold, and hereby transfers and conveys to Troy Kinsel ("Grantee"), his 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 property with all appurtenances, estate, title and interest thereto belonging to Grantee, his successors, heirs, and assigns forever.

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

Taxes for the year 2003 and subsequent years, not yet a lien and subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of the Resubdivision of part of Country Club Estates as of record in Book 1424, Page 126, Register's Office for Davidson County, Tennessee.

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

Executed this the 25th day of November, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.
a/k/a CitiFinancial Mortgage Company
f/k/a ASSOCIATES HOME EQUITY LOAN CORPORATION

By: _____
TITLE ASST. VICE PRESIDENT

ATTEST: 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 DEBORAH GUFFEY with whom I am personally acquainted and who upon THEIR oath(s) (his, her, their) acknowledged THEMSELVES (himself, herself, themselves) to be the ASST. VICE PRES and ASST SECS of the CitiFinancial Mortgage Company, Inc. a/k/a CitiFinancial Mortgage Company, the within named bargainor, a corporation, and that ADRIA BRENNAN as such ASST VICE PRES and DEBORAH GUFFEY as such ASST SECS being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said ADRIA BRENNAN as such ASST. VICE PRES and attesting the same by the said DEBORAH GUFFEY as such ASST SECS.

Witness my hand and official seal at office at Irving, Texas on this the 25th day of November, 2002.

Notary Public

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

My Commission Expires:_____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $50,000.00.

Affiant (Purchaser)

Subscribed and sworn to before me
this 26th day of November, 2002.

Notary Public

My Commission Expires: 10 16 04

NOTARY PUBLIC AT LARGE
WILLIAMSON CO. 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. 13 on the Resubdivision of part of Country Club Estates, as of record in Book 1424, Page 126, Register's Office for Davidson County, Tennessee to which plan reference is here made for a complete description thereof.

BEING the same property conveyed to CitiFinancial Mortgage Company, a/k/a CitiFinancial Mortgage Company, Inc. fka Associatess Home Equity Loan Corporation by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee, dated November 25, 2002; recorded simultaneously herewith as Instrument No 20021206-0150549 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 1451 Ardee Street, Nashville, Tennessee 37216.

TK