Davidson County DEEDWARR
Recvd: 12/10/02 12:02 2pgs
Fees:13.00 Taxes:205.35

20021210-0152107

FILE BOX 45

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $55,500.00.

AFFIANT

Sworn to and subscribed before me this 9th day of December, 2002.

NOTARY PUBLIC My commission expires: 11/26/05

MARIE BRADFORD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

Map and Parcel No. 58-11-48.00

Address of New Owner:
Leland D. Watts
2819 Gallatin Road
Nashville, TN 37216

Send Tax Notices To:
New Owner

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, HOMEQ SERVICING CORPORATION, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto LELAND D. WATTS, hereinafter referred to as Grantee, his heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 3888 Lunn Drive, Nashville, TN 37218.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 4675, page 73, in the Register's Office for Davidson County, Tennessee; and to the 2002 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, his heirs and assigns forever; and we do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever by, through and under the said GRANTOR, its heirs and assigns, but not otherwise. Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said HOMEQ SERVICING CORPORATION, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1 has hereunto set its signature, this 29 day of ~~December~~ November, 2002.

HOMEQ SERVICING CORPORATION, as Servicer, In the name of "Citibank, N.A., not in its individual Capacity, but as Trustee of RAFC Trust 2001-1 for the Benefit of the RAFC Asset-Backed Certificates, Series 2001-1

By: Deborah Kaufman
Printed Name: Deborah Kaufman
Title: VP

STATE OF NC)
COUNTY OF Wake)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Deborah Kaufman, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be VP (or other such officer authorized to execute this instrument) of HOMEQ SERVICING CORPORATION, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1, the within-named bargainor, a corporation, and that such VP, or other officer, as such VP, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VP.

WITNESS my hand and official seal of office, at Raleigh NC, this 29 day of ~~December~~ November, 2002.

My commission expires:

OFFICIAL SEAL
Notary Public, North Carolina
County of Durham
SHANNON FAIN
My Commission Expires July 21, 2007

Shannon Fain
NOTARY PUBLIC

Attachment "A": Legal Description.

LAND in Davidson County, Tennessee, being Lot No. 51 on the plan of Section 1, Royal Hills, of record in Book 4675, page 72, Register's Office for said County.

SAID Lot No. 51 fronts 80.00 feet on the southeasterly margin of Lunn Drive and extends back 153.86 feet on the southwesterly line and 136.61 feet on the northeasterly line to a dead line in the rear, measuring 80.60 feet thereon.

BEING the same property conveyed to HomeEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1 for the benefit of the Asset-Backed Certificates, Series 2001-1, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., Substitute Trustee, by Dionne Simmons, Vice-President, dated September 26, 2002, recorded October 22, 2002, of record as Instrument No. 20021022-0129283, in the Register's Office for Davidson County, Tennessee.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217