Name and Address of New Owner:
Chen, Sydney
309 Logans Circle
Franklin, TN 37067

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 12/16/02 14:20 3pgs
Fees:18.00 Taxes:99.90
20021216-0154645

MAP AND PARCEL NO.
Map 82-7 Parcel 361

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 (Grantor"), has bargained and sold, and hereby transfers and conveys to **SIDNEY CHEN** ("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 Village Manor as shown by plat of record in Book 3300, Page 55, 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 5th day of December, 2002.

CITIFINANCIAL MORTGAGE COMPANY, INC.
a/k/a CitiFinancial Mortgage Company

By: _____
Tony Malone
TITLE: Assistant Vice-President

ATTEST: By: _____
Deborah Guffey
TITLE: Assistant 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 Tony Malone and Deborah Guffey with whom I am personally acquainted and who upon their oaths acknowledged themselves to be the Assistant Vice-President and Assistant Secretary, respectively, of CitiFinancial Mortgage Company, Inc. the within named bargainor, a corporation, and that Tony Malone as such Assistant Vice-President and Deborah Guffey as such Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Tony Malone as such Assistant Vice-President and attesting the same by the said Deborah Guffey as such Assistant Secretary.

Witness my hand and official seal at office at Coppell, Texas on this the 5th day of December, 2002.

Notary Public

My Commission Expires:_____

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

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 $27,000.00.

Affiant

Subscribed and sworn to before me
this 6TH day of December, 2002.

Notary Public

My Commission Expires: 3/25/2006

DEANIE L. GREGORY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

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. 5 on the Plan of Village Manor, as shown by plat recorded in Book 3300, Page 55, Register's Office for Davidson County, Tennessee to which plat reference is here made for a complete description thereof.

BEING the same property conveyed to CitiFinancial Mortgage Company, by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee, dated November 6, 2002 and recorded as Instrument No. 20021216-0154644 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 609 Lischey Avenue, Nashville, Tennessee 37207.