RETURN TO: Taylor Title & Escrow, Inc.
51 Century Blvd., Suite 130
Nashville, TN 37214
1330

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $78,500.00

Subscribed and sworn to before me, this 9th day of December, 2002.

JANE L. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

My Commission Expires:

Affiant

Notary Public

MY COMMISSION EXPIRES SEPTEMBER 24, 2005

Davidson County DEEDWARR
Recvd: 12/19/02 15:07 2pgs
Fees:13.00 Taxes:290.45

20021219-0157092

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BOULEVARD, SUITE 130
NASHVILLE, TENNESSEE 37214

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
SHIRLEY HAGEN 3224 FORREST BREEZE ANTIOCH, TN 37013 MAP & PARCEL NO. 150-10-243.00	SAME

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., a Division of CitiFinancial, Inc.,

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

SHIRLEY ~~HAGEN~~, HAGAN - SH.

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

All that piece, parcel or lot of land situate, lying and being in Davidson County, TN and known and designated as Lot 17, SECTION 1-B, LAKE TOWNE PARK, recorded in Book 6900, page 674, of the Davidson County Register of Deeds Office, reference to which is hereby made for a more particular description.

Being the same property conveyed to Associates Financial Services of America, Inc., a division of CitiFinancial, Inc. by Substitute Trustee's Deed from Robert P. Ziegler, Substitute Trustee, dated October 11, 2002, and filed of record on October 15, 2002, in Instrument No. 20021015-0126598, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS: *3224 Forrest Breeze, Antioch, TN 37013*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES 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 COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES,

CONVEY IT, AND THE SAME IS UNENCUMBERED, UNLESS OTHERWISE HEREIN SET OUT; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER, *BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO.* WHEREVER USED, THE SINGULAR NUMBER SHALL INCLUDE THE PLURAL, THE PLURAL THE SINGULAR, AND THE USE OF ANY GENDER SHALL BE APPLICABLE TO ALL GENDERS.

WITNESS OUR HANDS THIS 10 DAY OF DECEMBER, 2002.

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.,
a division of CitiFinancial, Inc.

by: _____

its: Lynn Effinger
Vice President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Lynn Effinger, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged him/herself to be the Vice President of Associates Financial Services of America, Inc., a division of CitiFinancial, Inc., the within named bargainor and corporation and who, being authorized so to do, executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at office on this the 10 day of December, 2002.

My Commission Expires: 10-1-05

AMY E. K. BITZ
Notary Public
Baltimore County
Of the State of Maryland
Commission Expires Oct 1, 2005

_____
Notary Public

SPECIAL WARRANTY DEED