STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $44,000.00

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

Affiant

Notary Public

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

My Commission Expires: 9-24-05

MY COMMISSION EXPIRES SEPTEMBER 24, 2005

Davidson County DEEDWARR
Recvd: 12/26/02 09:14 2pgs
Fees:13.00 Taxes:162.80

20021226-0158478

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:
JAY WILFONG, unmarried 2408 ELLIOTT OLD HICKORY, TN 37138 MAP & PARCEL NO. 53-8-79	SAME AS NEW OWNER 103 HORSESHOE COURT MT. JULIET, TN 37122

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

JAY WILFONG, unmarried,

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:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follow: to-wit:

Land in Davidson County, Tennessee, being Lot No. 5, Block 3, on the Plan of Dabbs and Elliott's Subdivision No. 1, Old Hickory, as of record in Book 547, page 97, Register's Office for said County.

Said Lot No. 5 fronts 50 feet on the southwesterly side of Elliott Avenue and runs back between parallel lines 100 feet to a dead line.

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. Zeigler, Substitute Trustee, dated October 11, 2002, and filed of record on October 15, 2002, in Instrument No. 20021015-0126617, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS: *2408 ELLIOTT, OLD HICKORY, TN 37138*

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

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 9th 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 9th 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