Name and Address of New Owner:
Sidney Hardyway and wife, Tonia Hardyway
711 Bascabel Street
Nashville, TN. 37206

Send Tax Bills to:

Same as New Owner

MAP AND PARCEL NO.
Map 042 Parcel 3

Davidson County DEEDWARR
Recvd: 02/27/03 10:14 3pgs
Fees:18.00 Taxes:647.50

20030227-0026025

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, CITIFINANCIAL MORTGAGE COMPANY, INC. (Grantor"), has bargained and sold, and hereby transfers and conveys to **SIDNEY HARDYWAY AND WIFE, TONIA HARDYWAY** ("Grantees"), their 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 Grantees, their 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, a lien, but not yet due and subject to notes, easement, building setback lines, if any as may be set forth on the Final Plat of the Robert Montgomery, et ux property of record in Book 7900, Page 989, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantees 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 Grantees, their 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 13th day of February, 2003.

CORPORATE SEAL

CITIFINANCIAL MORTGAGE COMPANY, INC.

By: _____

TITLE: Assistant Vice-President

ATTEST:

By: _____

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 Adria Brennan and Robert Young 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 Adria Brennan as such Assistant Vice-President and Robert Young 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 Adria Brennan as such Assistant Vice-President and attesting the same by the said Robert Young as such Assistant Secretary.

Witness my hand and official seal at office at Coppell, Texas on this the 13th day of February, 2003.

JESSE SILVA
NOTARY PUBLIC STATE OF TEXAS
COMMISSION EXP'RES:
APRIL 12, 2006

Notary Public

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 $175,000.00.

Affiant

Subscribed and sworn to before me this 13th day of February, 2003.

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 3/25/2006

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. 1 on the Final Plat of the Robert Montgomery, et ux property of record in Book 7900, Page 989, Register's Office for Davidson County, Tennessee, to which plan of reference is hereby made for a more complete description thereof.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc., from Philip M. Kleinsmith, Trustee, by Successor Trustee's Deed of record as Instrument No#20021226-0158540, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 1060 Nesbitt Drive Nashville, Tennessee 37206.