BOK 15

Name and Address of New Owner:
David L. Fryburger
3865 Lake Air Rd.
Nashville, TN 37217

Send Tax Bills to:
American Home Mortgage
520 Broadhollow Road
Melville, NY 11747

Davidson County DEEDWARR
Recvd: 05/15/03 15:47 3pgs
Fees:18.00 Taxes:434.75
20030515-0066842

MAP AND PARCEL NO.
Map 136-3 Parcel 7

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 **David L. Fryburger** ("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, her 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 the Plan of Priest Lake Park, Section II, of record in Plat Book 4175, Pages 56-58, (as revised in Plat Book 4470, Page 33) Register's Office for Davidson County, Tennessee. Futher subject to Restrictive Covenants of record in Book 4317, Page 17, 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, her 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 25th day of April, 2003.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By: Sue Hauber

TITLE: Assistant Vice-President

ATTEST: By: Julie Crouch

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 Sue Hanlon and Julie Crouch 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 Sue Hanlon as such Assistant Vice-President and Julie Crouch 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 Sue Hanlon as such Assistant Vice-President and attesting the same by the said Julie Crouch as such Assistant Secretary.

Witness my hand and official seal at office at Coppell, Texas on this the 25th day of April, 2003.

Notary Public

JESSE SILVA
NOTARY PUBLIC STATE OF TEXAS
COMMISSION EXPIRES:
APRIL 12, 2006

My Commission Expires:

STATE OF TEXAS
COUNTY OF DALLAS

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $117,500.00

By: Angela Roberts
Purchaser/Affiant

Subscribed and sworn to before me
this 13TH day of ~~April~~ MAY, 2003.

Notary Public

My Commission Expires: 1/31/04

LEE E. CRANFORD
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

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 98 on the Plan of Priest Lake Park, Section II, of record in Plat Book 4175, Pages 56-58,(as revised in Plat Book 4470, Page 33) 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., by Substitute Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, as of record in Instrument No.#20030210-0018251, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS 3865 LAKE AIR ROAD, NASHVILLE, TN 37217