Name and Address of New Owner:
Steven A. Smith
3202 Lakeford Drive
Nashville, Tn 37214

Send Tax Bills to:
Same as New Owner
Wells Fargo
1 Home Campus
Des Moines, Iowa 50328-0001

MAP AND PARCEL NO.
Map 108-8 Parcel 160

Davidson County DEEDWARR
Recvd: 06/19/03 13:41 3pgs
Fees:18.00 Taxes:210.90
20030619-0084966

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 **Steven A. Smith** ("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, a lien, but not yet due and subject notes, easements and setback lines, if any, as may be set forth on the Plan of Zone Lot Division, Lots 22 thru 28 and 68 thru 73, East Lake Subdivision, of record in Book 5200, Page 342, and amended in Book 5800, Page 151, Register's Office for Davidson County, Tennessee. Restrictive Covenants of record in Book 5800, Page 157, Book 6005, Page 147, and Book 5761, Page 335, 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 1st day of May, 2003.

CITIFINANCIAL MORTGAGE COMPANY, INC.

By: Sue Harber

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 Haeben 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 Haeben 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 Haeben 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 6th day of May, 2003.

Notary Public

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

STATE OF TEXAS
COUNTY OF DALLAS

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $57,000.00

By: 6-6-03
Purchaser/Affiant

Subscribed and sworn to before me this 6th day of ~~May~~ June, 2003. (dlg)

Deanie L. Gregory
Notary Public

My Commission Expires: 3-25-06

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 the southerly part of Lot No. 27 on the Plan of Zone Lot Division, Lots 22 thru 28 and 68 thru 73, East Lake Subdivision, of record in Book 5200, Page 342 and amended in Book 5800, Page 151, Register's Office for Davidson County, Tennessee, being more particularly described as follows:

Beginning at a point on the easterly boundary of Lakeford Drive, said point being on the common boundary of Lots 27 and 28; East Lake Subdivision; thence following the easterly boundary of Lakeford Drive in a northerly direction, 50.76 feet to a point; thence South 53 deg. 8 Min 56 sec East 111.40* feet to a point; thence South 36 deg. 51 min 4 sec. West 33.07 feet to a point; thence following the common boundary of the said Lots 27 and 28, 110.44 feet to the beginning (* erroneously shown as 1111.40 in prior deed)

Being the same property conveyed to CitiFinancial Mortgage Company, Inc., by Successor Trustee's Deed from Philip M. Kleinsmith, Trustee, as of record in Instrument No. 20030131-0013725 Register's Office for Davidson County, Tennessee

THIS IS IMPROVED PROPERTY KNOWN AS 3202 LAKEFORD DRIVE, NASHVILLE, TN 37214