Name and Address of New Owners:
Kristopher Scott Neely
204 Retreat Court W.
Hermitage, TN 37076

Send Tax Bills to:
Tennessee Housing Development Agency, c/o U.S. Bank N.A.
P.O. Box 7298
Springfield, OH 45501-7298

TAX ID NUMBERS:

Map 86-7 Parcel 56

Davidson County DEEDWARR
Recvd: 09/30/03 08:57 3pgs
Fees:18.00 Taxes:349.65
20030930-0143851

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, Citifinancial Mortgage f/k/a Associates Home Equity Services, Inc., ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Kristopher Scott Neely** ("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 said 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:

Subject to property taxes for 2003, a lien, but not yet due; further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Jackson's Retreat, Phase I, Section II, as of record in Book 5200, Pages 334, and 335, as amended in Book 5972, Page 96, Register's Office for Davidson County, Tennessee. And being subject to Restrictive Covenants of record in Book 5741, Page 360, Register's Office for said County.

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 25th day of August, 2003.

CORPORATE SEAL

CitiFinancial Mortgage
f/k/a Associates Home Equity Services, 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 Madeline Ricci and Julie Crouch with whom I am personally acquainted and who upon their(his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the Assistant Vice President and Assistant Secretary respectively of Citifinancial Mortgage f/k/a Associates Home Equity Services, Inc. the within named bargainor, a corporation, and that Madeline Ricci 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 Madeline Ricci 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 Irving, Texas, on this the 25th day of August, 2003.

Notary Public

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is ~~$91,000.00~~ $94,500.00.

Affiant

Subscribed and sworn to before me
this 25th day of September, 2003.

Notary Public

My Commission Expires: 7/6/06

LOUISE N. TURPIN NOTARY PUBLIC AT LARGE WILSON COUNTY, TENNESSEE

Return To:
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 described to wit:

Land in Davidson County, Tennessee, being Lot Number 40 on the Plan of Jackson's Retreat, Phase I, Section II, as of record in Book 5200, Page 334 and 335, and amended in Book 5972, Page 96, Register's Office for Davidson County, Tennessee, to which plan of record is hereby made for a more complete description thereof.

Being the same property conveyed to Citifinancial Mortgage f/k/a Associates Home Equity Services, Inc., by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee of record in Instrument# 20030513-0064483, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 204 RETREAT COURT W. HERMITAGE, TN 37076