Name and Address of New Owners:
Charles R. Felts

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 11/12/03 13:33 3pgs
Fees:18.00 Taxes:253.45
20031112-0165591

TAX ID NUMBERS:

Map 29 Parcel 16

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, Citifinancial Mortgage Company, a/k/a CitiFinancial Mortgage Company, Inc. ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Charles R. Felts** ("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 2004, not yet a lien and further subject to the rights-of-way of Bernard Road and Knipfer Road. Book 5286, Page 406, 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 5th day of November, 2003.

CitiFinancial Mortgage Company a/k/a
CitiFinancial Mortgage Company, Inc.

By: Madeline Ricci
TITLE Madeline Ricci, AVP

Attest: By:
TITLE Asst 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, AVP and Robert Young with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the AVP and Asst Secretary respectively of Citifinancial Mortgage Company a/k/a CitiFinancial Mortgage Company, Inc. the within named bargainor, a corporation, and that Madeline Ricci, AVP as such _____ and Robert Young as such Asst 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, AVP as such _____ and attesting the same by the said Robert Young as such Asst Secretary.

Witness my hand and official seal at office at Irving, Texas, on this the _____ day of November, 2003.

GWEN Y JONES
NOTARY PUBLIC
State of Texas
Comm. Exp. 09-29-2006

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 $68,500.00.

Affiant

Subscribed and sworn to before me this 7th 12th day of November, 2003.

JENNIFER GREGORY
NOTARY PUBLIC AT LARGE
ROBERTSON COUNTY, TENN.
MY COMMISSION EXPIRES MARCH 14, 2007

Notary Public

My Commission Expires: 3-14-07

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 as follows:

BEGINNING at the intersection of the center lines of Bernard Road and Knipfer Road; thence with the center of Knipfer Road, North 5 degrees East 417.8 feet; thence westerly 104.6 feet to the northeast corner of the property conveyed to Charles Arrington by deed from C. E. Arrington and wife, of record in Book 1578, Page 349 and re-recorded in Book 1578, Page 413, Register's Office for Davidson County, Tennessee; thence with Charles Arrington's easterly line, south 5 degrees west 417.8 feet to the center of Bernard Road; thence with the center of said Road, easterly 104.6 feet to the beginning.

Being the same property conveyed to Citifinancial Mortgage Company by Trustee's Deed dated October 1, 2003 from Robert M. Wilson, Jr., Successor-Trustee, of record as Instrument No. 200301021-0155392, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4100 Bernard Road, Joelton, TN 37080