STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $102,000.00

Subscribed and sworn to before me, this 27th day of FEBRUARY, 2004.

My Commission Expires: 1/2/07

Affiant

Notary Public

BRIAN L. SMITH NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 03/04/04 10:41 2 pgs
Fees:13.00 Taxes:377.40

20040304-0024524

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BLVD., SUITE 130
NASHVILLE, TENNESSEE 37214

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Graham T. Bell Tara M. Bell 520 New Castle Lane Hermitage, Tennessee 37076 MAP & PARCEL NO. 098-05-0/061.00	New South Federal Savings Bank 210 Automation Way Birmingham, AL. 35210

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Citibank N.A., as Trustee

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

Graham T. Bell and wife, Tara M. Bell

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 179, on the Plan of Lake Park Subdivision, Section 9, of record in Book 4955, Page 38, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Citibank N.A., as Trustee by Trustee's Deed from Robert M. Wilson, Jr. as Successor-Trustee, dated December 10, 2003, and filed of record on January 2, 2004, in Instrument No. 20040102-0000051, Register's Office for Davidson County, Tennessee.

Commonly known as: 520 New Castle Lane, Hermitage, Tennessee 37076

THIS IS IMPROVED PROPERTY KNOWN AS: *520 New Castle Lane, Hermitage, TN 37076*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES THAT WE ARE LAWFULLY SEIZED AND POSSESSED OF SAID LAND IN FEE SIMPLE, HAVE A GOOD RIGHT TO CONVEY IT, AND THE SAME IS UNENCUMBERED, UNLESS OTHERWISE HEREIN SET OUT; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER,

BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO. **WHEREVER USED, THE SINGULAR NUMBER SHALL INCLUDE THE PLURAL, THE PLURAL THE SINGULAR, AND THE USE OF ANY GENDER SHALL BE APPLICABLE TO ALL GENDERS.**

WITNESS OUR HANDS THIS 6th **DAY OF FEBRUARY, 2004.**

Citibank N.A., as Trustee
By: Chase Manhattan Mortgage Corp. as attorney-in-fact

by: JOE LANNING, VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared JOE LANNING, VICE PRESIDENT, **who, upon oath, acknowledged him/herself to be the** JOE LANNING, VICE PRESIDENT **of CHASE MANHATTAN MORTGAGE CORPORATION, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION executed the within instrument for the purposes therein contained and who further acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION is the attorney-in-fact of the maker or a constituent of the maker and is authorized by the maker or by its constituent, constituent being authorized by the maker, to execute this instrument on behalf of the maker.**

Witness my hand and official seal at office on this the 6th **day of February, 2004.**

C. M. UTZ
Commission # 1344981
Notary Public - California
San Diego County
My Comm. Expires Mar 1, 2006

My Commission Expires

Notary Public

SPECIAL WARRANTY DEED