Name and Address of New Owners:
Gloria S. Frierson
3817 Dubois Drive
Nashville, TN 37207

Send Tax Bills to:
First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131

TAX ID NUMBERS:

Map 59-10 Parcel 185

Davidson County DEEDWARR
Recvd: 05/21/04 15:30 3pgs
Fees:18.00 Taxes:284.90
20040521-0060232

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 **Gloria S. Frierson** ("Grantee"), her 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 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:

Subject to property taxes for 2004, a lien, but not yet due and payable; further being subject to certain notes, easements, building setback lines, etc., if any as may set forth on the Plan of Haynes Manor, Section 3, of record in Book 4175, Page 11, Register's Office for Davidson County, Tennessee. And being subject to Restrictive Covenants of record in Deed Book 4228, Page 685, and Book 4243, Page 869, 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, 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 12 day of May, 2004.

CitiFinancial Mortgage Company, Inc.

By: Madeline Ricci
TITLE Madeline Ricci, AVP

Attest: By:
TITLE Maria Brenan, Asst Sec

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 Gloria Brenner with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themself (himself, herself, themselves) to be the AVP and Asst Sec respectively of Citifinancial Mortgage Company, Inc. the within named bargainor, a corporation, and that Madeline Ricci, AVP as such AVP and Gloria Brenner as such Asst Sec 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 AVP and attesting the same by the said Gloria Brenner as such Asst Sec.

Witness my hand and official seal at office at Irving, Texas, on this the 2nd day of May, 2004.

Notary Public

My Commission Expires:

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

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $77,000.00.

Gloria D. Brenner
Affiant

Subscribed and sworn to before me this 4th day of May, 2004.

Jennifer Gregory
Notary Public

My Commission Expires: 3-14-07

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

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, to wit:

Land in Davidson County, Tennessee, being Lot No. 389 on the Plan of Haynes Manor, Section 3, as of record in Book 4175, Page 11, Register's Office for Davidson County, Tennessee. Said lot fronts 75 feet on the westerly side of Dubois Drive and extends back 139.8 feet on the southerly line and 123.6 feet on the northerly line to a dead line, measuring 101.42 feet thereon.

Being the same property conveyed to Citifinancial Mortgage Company, Inc., by Substitute Trustee's Deed from E. Franklin Childress, Jr., Toni Campbell Parker, and Mary K. Alissandratos, as Substitute Trustee's of record as Instrument No. 20040507-0052304, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3817 DUBOIS DRIVE, NASHVILLE, TN 37207.