Name and Address of New Owners:
Young Hui Hayes
708 Wyntree N.
Hermitage, TN 37076

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 08/23/04 13:43 3pgs
Fees:18.00 Taxes:384.80
20040823-0101595

TAX ID NUMBERS:

Map 162-16E Parcel 68

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 **Young Hui Hayes** ("Grantee"), ~~his~~ 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:

Property taxes for the year 2004, a lien, but not yet due and payable; further subject to certain notes, easements, building setback lines, etc., if any as may be set forth on the Plan of Belle Crest, Section Two of record in Plat Book 9700, Page 20, Register's Office for Davidson County, Tennessee. And being subject to Restrictive Covenants of record in Book 9408, Page 320 and Supplement and Amendment in Book 9613, Page 20 and Book 9892, Page 927, 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 but no further or otherwise. Not withstanding 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 18 day of August, 2004.

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, Inc., the within named bargainor, a Corporation, and that Madeline Ricci, AVP as such AVP 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 AVP and attesting the same by the said Robert Young as such Asst Sec.

Witness my hand and official seal at office at Coppell, Texas, on this the 18th day of August, 2004.

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 $104,000.00.

Affiant

Subscribed and sworn to before me
this 20th day of August, 2004.

NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 1/29/05

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:

All that certain parcel of land in Davidson County, State of Tennessee, as more fully described in Deed Book 10039, Page 301, ID# 162-16E-68, being known and designated as Lot 68, The Plan of Bell Crest, Section Two, filed in Plat Book 9700, Page 20, recorded August 21, 1995 in the Register's Office for Davidson County, Tennessee, to which plan reference is here made for a complete description thereof.

Being the same property conveyed to Citifinancial Mortgage Company, Inc., by Substitute Trustee's Deed from Mary K. Alissandratos, as Substitute Trustee of record as Instrument No. 20040609-0067971, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 509 BELL TRACE LANE, ANTIOCH, TN 37013