Name and Address of New Owners:
Christopher R. Choate
P.O. Box 111924
Nashville, TN 37222

Send Tax Bills to:
Same as New Owner

TAX ID NUMBERS:

Map 71-12 Parcel 208

Davidson County DEEDWARR
Recvd: 11/08/04 14:48 3pgs
Fees:18.00 Taxes:114.70
20041108-0134493

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, CitiFinancial Mortgage ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Christopher R. Choate** ("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, a lien, now~~ 2005 not yet a lien & 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 Victory Heights Subdivision of record in Plan Book 1130, Page 97, Register's Office for Davidson County, Tennessee.

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 4 day of November 2004.

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

By: _____
TITLE Sue Harper AVP

Attest: By: _____
TITLE Julie Crouch 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 Sue Harber 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 AVP and Asst. Secretary respectively of Citifinancial Mortgage the within named bargainor, a corporation, and that Sue Harber as such Assistant Vice-President and Julie Crouch 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 Sue Harber 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 4 day of November 2004.

Deanie Gregory
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 $31,000.00.

Affiant

Subscribed and sworn to before me
this 5th day of November 2004.

Deanie L. Gregory
Notary Public

My Commission Expires: 3-25-06

DEANIE L. GREGORY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

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. 135 on the Plan of "Victory Heights Subdivision", of record in Plan Book 1130, Page 97, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Citifinancial Mortgage by Trustee's Deed from Cade L. Cox, Attorney, as Successor-Trustee of record in Instrument No. 20040608-0067719, Register's Office for Davidson County, Tennessee. and corrected on # 20041108-0134492

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 918 ONEIDA AVENUE, NASHVILLE, TN 37207