Name and Address of New Owners:
Charles Gibbs and wife,
Naghmeh Gibbs
609 Bluewater Drive
Nashville, TN 37217

Send Tax Bills to:

New Owners

TAX ID NUMBERS:

Map 150-2 Parcel 111

Davidson County DEEDWARR
Recvd: 12/14/04 08:21 3pgs
Fees:18.00 Taxes:480.63
20041214-0148120

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 **Charles Gibbs and wife, Naghmeh Gibbs** ("Grantees"), their 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 Grantees, their 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 2005, not yet a lien; further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Caslegate, Section 4 of record in Book 6900, Page 209, Register's Office for Davidson County, Tennessee. Subject to Restrictive Covenants of record in Book 4649, Page 295, Register's Office for said County.

Grantor covenants with Grantees 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 Grantees, their 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 2 day of December, 2004.

CitiFinancial Mortgage Company, Inc.

By: _____

TITLE AVP

Attest:

By: _____

TITLE Asst Secretary

CORPORATE SEAL

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 Tony Malone 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 Tony Malone as such AVP and Robert Young 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 Tony Malone 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 2 day of December, 2004.

Notary Public

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

My Commission Expires:

STATE OF TENNESSEE
COUNTY OF Williamson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $129,900.00.

Carla Johnson
Affiant

Subscribed and sworn to before me
this 8th day of December, 2004.

Notary Public

DOLLY T. P... NOTARY PUBLIC ... DAVIDSON COUNTY, TENNESSEE ... My Commission Expires JULY 30, 2008

My Commission Expires:

THISA INSTRUMENT PREPARED BY:
DEANIE L.GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

After Recording Return To:
Nations Title Agency, Inc.
5214 Maryland Way, Suite 208
Brentwood, TN 37027
04TNC1524

"Exhibit A"

Land in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 12, Revision of Lots 1-17, Lot 19 and reserve parcels 107 and 306 Castlegate, Section 4 of record in Book 6900, Page 209, Register's Office for Davidson County, Tennessee, to which plat reference is made for a more complete and accurate description.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc., by Trustee's Deed from Christopher L. Palmer, As Successor-Trustee of record in Instrument No. 20041029-0130028, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 609 BLUEWATER DRIVE, NASHVILLE, TN 37217