Name and Address of New Owners:
Carlos A. Ramirez and wife,
Anasandra Ramirez
3908 October Woods Drive
Antioch, TN 37013

Send Tax Bills to:
Franklin American Mortgage Company
501 Corporate Centre Dr., Suite 400
Franklin, TN 37067

Davidson County DEEDWARR
Recvd: 12/16/04 15:45 3pgs
Fees:18.00 Taxes:680.80
20041216-0149843

TAX ID NUMBERS:

Map 183-5A Parcel 2

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, CitiFinancial Mortgage Loan Corporation, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **CARLOS A. RAMIREZ AND WIFE, ANASANDRA RAMIREZ** ("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 October Woods, Phase One, of record in Plat Book 7900, Page 909, as amended in Book 9700, Page 53, Register's Office for Davidson County, Tennessee. Further subject to Restrictive Covenants of record in Book 9840, Page 267 and Book 9840, Page 276, 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 14 day of December, 2004.

CitiFinancial Mortgage Company Inc.

By: _____

TITLE 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 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 Sec 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 14 day of December, 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 $184,000.00.

Affiant

Subscribed and sworn to before me
this 15th day of December, 2004.

Notary Public

My Commission Expires: 3-14-07

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

THISA 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. 2 on the Plan of October Woods, Phase One, of record in Plat Book 7900, Page 909, as amended in Book 9700, Page 53, 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 Company, Inc., by Substitute Trustee's Deed from Mary K. Alissandratos, as Substitute Trustee of record in Instrument No. 20040721-0086939, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3908 OCTOBER WOODS DRIVE, ANTIOCH, TN 37013