Name and Address of New Owners:
Christine M. Callaghan
Brendan P. Callaghan
1204 Firth Court
Franklin, TN 37064

Send Tax Bills to:
Same as New Owners

TAX ID NUMBERS:

Map 119-1 Parcel 268

Davidson County DEEDWARR
Recvd: 12/22/04 13:58 3pgs
Fees:18.00 Taxes:172.05
20041222-0152345

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 **Christine M. Callaghan and husband, Brendan P. Callaghan** ("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; and further subject to the Plan of Cumberland Nurseries of record in Book 332, Page 36, Register's Office for Davidson County, Tennessee, which shows an owner's certificate, certain notes, easements and building setback lines, if any, as may be set forth therein.

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 20th day of December, 2004

CitiFinancial Mortgage Company, Inc.

By: _____

TITLE Tony Malone AVP

Attest:

By: _____

TITLE Assistant 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 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 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 20th 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 $46,500.00

Myra Chambless
Affiant

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

Notary Public

My Commission Expires: 3/25/2006

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

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, described as follows:

Being Lot Number 42 on the Map of the Subdivision of Lots Number 7, 8, 9, 10, Ect. Cumberland Nurseries, as of record in Book 332, Page 36, Register's Office for said County, Said Lot 42 fronts 50 feet of the Northerly side of Rose Street and runs back between parallel lines, 150 feet to an alley.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc., its successors and assigns by Trustee's Deed from Robert M. Wilson, Jr., Successor-Trustee of record in Instrument No. 20040803-0092629, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 112 Rose Street, Nashville, TN 37210.