Name and Address of New Owners:
Eric M. Smith and wife,
Cynthia D. Smith
8001 Prairie Field
Sacramento, CA 95829

Send Tax Bills to:
Eric M. Smith and Cynthia D. Smith
8001 Prairie Field
Sacramento, CA 95829

Davidson County DEEDWARR
Recvd: 01/28/05 14:08 3 pgs
Fees:18.00 Taxes:358.90
20050128-0010627

TAX ID NUMBERS:

Map 149-4 Parcel 113

Return To:
Fearnley & Califf, PLLC
211 Donelson Pike, Suite 113
Nashville, TN 37214

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 **Eric M. Smith and wife, Cynthia D. Smith** ("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 certain notes, easements, building setback lines, etc. if any, as may be set forth on the Plan of Edge O Lake Estates, Section 6, of record in Book 3700, Page 15, Register's Office for Davidson County, Tennessee. Further subject to Restrictive Covenants of record in Book 3908, Page 163, Register's Office for Davidson County, Tennessee.

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 19 day of January, 2005

CitiFinancial Mortgage Company, Inc.

By: _____

TITLE Tony Malone, [illegible]

Attest:

By: _____

TITLE Robert Young, Asst [illegible]

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, AVP and Robert Young with whom I am personally acquainted and who upon them (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, 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 Tony Malone, AVP as such AVP and attesting the same by the said Robert Young as such Asst Secretary.

Witness my hand and official seal at office at Coppell, Texas, on this the 19 day of January, 2005

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 $97,000.00.

Affiant

Subscribed and sworn to before me this 20th day of January, 2005.

Notary Public

My Commission Expires: 7-30-06

JOSHUA R. HORNE NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

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:

Land in Davidson County, Tennessee, being Lot No. 499 on the Plan of Edge O Lake Estates, Section 6, of record in Book 3700, Page 15, Register's Office for said County, to which reference is made for a more particular description.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc., its successors and assigns by Substitute Trustee's Deed from Mary K. Alissandratos as Substitute Trustee of record in Instrument No. 20041028-0129534, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 2615 EDGE O LAKE DRIVE, NASHVILLE, TN 37217.