Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2029-571
REO# 20-0051-02304115

Davidson County DEEDWARR
Recvd: 03/30/05 10:20 3 pgs
Fees:18.00 Taxes:321.90

20050330-0034307

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 28th day of February 2005, by Citifinancial, Inc., Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Carolyn Lawrence, Grantee, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 64, Haywood Hills, Section 5, as of record in Book 4675, Page 143, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Citifinancial, Inc. by Trustee's Deed from Christopher L. Palmer, as Successor-Trustee, filed for record on January 3, 2005, as instrument number 20050103-0000423, Register's Office for Davidson County, Tennessee.

Commonly known as: 4957 Algonquin Trail, Antioch, TN 37013.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantee and unto her heirs and assigns forever.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

Citifinancial, Inc., by its duly authorized attorney in fact, Integrated Asset Services, Inc.

BY: Kathryn L Berthiaume

IT'S: V. Pres.

Kathryn L. Berthiaume
Vice President

Acknowledgment

State of Colorado
) ss.
County of Denver

On this day before me, a Notary Public, personally appeared Kathryn L. Berthiaume **to me personally well-known, who acknowledged that he/she is the** Vice President **of Integrated Asset Services, Inc., a corporation, as attorney-in-fact for Citifinancial, Inc., a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 28th **day of February 2005.**

Gabrielle N. Williams
Notary Public

My commission expires:

11/25/06
(Seal)

GABRIELLE N. WILLIAMS
NOTARY PUBLIC
STATE OF COLORADO
My Commission Expires 11/25/2006

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $87,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Kathryn Gerbrandt
Affiant V. P.

Subscribed and sworn to before me this 28th **day of February 2005.**

Gabrielle N. Williams
Notary Public

My commission expires:

11/25/06
(Seal)

GABRIELLE N. WILLIAMS
NOTARY PUBLIC
STATE OF COLORADO
My Commission Expires 11/25/2006

Property owner and party responsible for payment of taxes:
Carolyn Lawrence
~~**4957 Algonquin Trail**~~ 6004 German Lane
~~**Antioch, TN, 37013**~~ Franklin, TN 37067

Map No. 162-03-0-392.00

Return to:
Associates Closing & Title – HURON
11501 Huron Lane
Little Rock, AR 72211