Name and Address of New Owners:
Ray Elrod and Matthew ~~Whitaker~~ Whitaker
2453 West Clay Drive
Lebanon, TN 37087

Send Tax Bills to:
Same as New Owners

Davidson County DEEDWARR
Recvd: 05/31/05 10:53 3 pg
Fees:18.00 Taxes:736.30
20050531-0060836

TAX ID NUMBERS:

Map 54-9 Parcel 32

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 **RAY ELROD AND MATTHEW** WHITAKER ~~WHITTAKER~~ one-half interest each as tenants in common ("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 and subsequent years, further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Final Subdivision of Lot No. 10 of the Life & Casualty Insurance Company's Subdivision of Dabbs & Elliott Property of record as Instrument No. 20040225-0021202, Register's Office for Davidson County, Tennessee.and further subject to restrictive covenants of record in Book 965, Page 146, 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 23rd day of May, 2005.

CitiFinancial Mortgage Company, Inc.

By: _____

TITLE Sue Harber, ~~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 Sue Harber 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 Sue Harber 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 Sue Harber 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 _____ day of May, 2005.

Notary Public

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

My Commission Expires:

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $199,000.00.

Marilyn Elrod
Affiant

Subscribed and sworn to before me
this 23RD day of May, 2005.

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

Diane L. Gregory
Notary Public

My Commission Expires: 3/25/2006

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. Being Lot No. 10 on the Final Subdivision of Lot No. 10 of the Life & Casualty Insurance Company's Subdivision of Dabbs & Elliott Property, which plat is of record as Instrument No. 20040225-0021202 in the Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc. by Corrected Trustee's Deed of record as Instrument No. 200505310060835 In the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3214 LAKESHORE DRIVE, OLD HICKORY, TN 37138.