Name and Address of New Owners:
Latecka Lyle and Dwight Lyle
4575 Artelia Drive
Antioch, TN 37013

Send Tax Bills to:
New Owner

Return To:
Buyers Title & Escrow, LLC
5210 Maryland Way, Suite 201
Brentwood, TN 37027

TAX ID NUMBERS:

Map 148-8 Parcel 9

Davidson County DEEDWARR
Recvd: 06/20/05 08:23 3 pgs
Fees:18.00 Taxes:403.66
20050620-0069891

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 **Latecka Lyle and Dwight Lyle, Wife and Husband** ("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, a lien, not yet due and payable; and further subject to the Plan of Oakwood Terrace, Section I, 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. Further subject to Restrictive Covenants of record in Book 4559, Page 72, 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 23 day of May, 2005

CitiFinancial Mortgage Company, Inc.

By: Sue Harber

TITLE Sue Harber

Attest:

By:

TITLE Asst. Sec

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, AVP and Robert Yorn with whom I am personally acquainted and who upon Oath (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, AVP as such AVP and Robert Yorn 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, AVP as such AVP and attesting the same by the said Robert Yorn as such Asst Secretary.

Witness my hand and official seal at office at Coppell, Texas, on this the 23 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 $109,096.00

Affiant

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

Notary Public

LYNN GRAY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 24, 2007

My Commission Expires:

THISA INSTRUMENT PREPARED BY:
DEANIE L.GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

"Exhibit A"

Land located in Davidson County, Tennessee, to wit:

Being Lot No. 7 on the Plan of Oakwood Terrace, Section 1, as of record in Book 4460, Page 54 and 55, 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 Mortgage Company, Inc., by Trustee's Deed from Christopher L. Palmer as Successor Trustee of record as Instrument No. 20040803-0104847, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4575 Artelia Drive, Antioch, TN 37013