Name and Address of New Owners:
Kimberly S. Payne
4465 Winton Drive
Antioch TN 37013

Send Tax Bills to:
Same as New Owners

Davidson County DEEDWARR
Recvd: 07/13/05 15:51 3 pgs
Fees:18.00 Taxes:517.63
20050713-0081392

Return To:
Rudy Title & Escrow, LLC
2012 21st Ave. South
Nashville, TN 37212

TAX ID NUMBERS:

Map 163-2 Parcel 47

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 does hereby transfer and convey to **KIMBERLY S. PAYNE** ("Grantee"), her 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, her 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 restrictive covenants of record in Book 10421, Page 239; Book 11103, Page 990; Book 11306, Page 572; Book 11667, Page 310, and Instrument No. 200002010010122, Register's Office for Davidson County, Tennessee, further subject to notes, easements and building setback lines, if any, as may be set forth on the plan of Hickory Highland Place, Section 2, Phase 1 of record in Instrument No. 199912230306510, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee 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 Grantee, 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 June, 2005.

CitiFinancial Mortgage Company, Inc.

By: Sue Harbe

TITLE Sue Harbe, 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 Sue Harber, AVP 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, 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 Sue Harber, 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 23rd day of June, 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 $139,900.00.

Affiant

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

JOHN GLEAVES
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: ~~3/25/2006~~ 7/29/06

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. 98 on the plan of Hickory Highland Place, Section 2, Phase 1 of record in Instrument No. 199912230306510, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc. by Substitute Trustee's Deed from Mary K. Alissandratos, as Substitute Trustee of record in Instrument No. 20041229-0153453, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 4465 Winton Drive, Nashville, TN 37013.