Name and Address of New Owners:
Stephen M. Hall
3000 CedarCliff CT
Antioch, TN 37013

Send Tax Bills to:
Same as New Owner

TAX ID NUMBERS:

Map 150-9
Parcel 158

Davidson County DEEDWARR
Recvd: 09/23/05 11:04 3 pgs
Fees:18.00 Taxes:395.90
20050923-0114378

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 **STEPHEN M. HALL, unmarried** ("Grantee"), his 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 Grantee his successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to County property taxes for 2005 and subsequent years,; further subject to notes, easements, and building setback lines, etc., if any, as may be set forth on the Plan of Forest View Park, Section 5, Phase II, of record in Plat Book 6250, Page 458, Register's Office for Davidson County, Tennessee and further subject to restrictive covenants of record in Book 6569, Page 290, said Register's Office.

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, his successors, heirs and assigns against the lawful claims of all persons claiming by, through, or under Grantor. Notwithstanding 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 15 day of September, 2005.

CitiFinancial Mortgage Company, Inc

By: _____
TITLE _____

Attest:

By: _____
TITLE Robert Yolen, Asst Secretary

SEAL CORPORATE

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 Yung 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 Yung 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 Yung as such Asst Secretary.

Witness my hand and official seal at office at Irving, Texas, on this the 15 day of September, 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 $107,000.00.

Myra Chambless
Affiant

Subscribed and sworn to before me
This 19th day of September, 2005.

Deanie L. Gregory
Notary Public

DEANIE L. GREGORY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires:

Return To: and
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, being Lot No. 86 on the Plan of Forest View Park, Section 5, Phase II, of record in Plat Book 6250, Page 458, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to CitiFinancial Mortgage Company, Inc. by Trustee's Deed from Christopher L. Palmer, as Successor Trustee of record in Instrument No. 20050725-0086046, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3000 CEDARCLIFF COURT, ANTIOCH, TN. 37013.