This instrument prepared by:

First American Title Insurance Company
Six Cadillac Drive, Suite 190
Brentwood, Tennessee 37027
(615) 371-8999

File No.: 2120-875171/0013640651

Davidson County DEEDWARR
Recvd: 03/06/06 09:54 2 pgs
Fees:13.00 Taxes:510.60
20060306-0025417

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, **Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates** said Grantor does hereby bargain, sell, and convey unto **Josiah Lockard and Priscilla Lockard, husband and wife** his/her assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING LOT NO. 295 ON THE PLAN OF TULIP GROVE, SECTION 5, OF RECORD IN BOOK 4175, PAGE 71, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND DETAILED DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED BY TRUSTEE'S DEED TO WELLS FARGO BANK, N.A., AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, SERIES 2204-OPT1, ASSET BACKED PASS-THROUGH CERTIFICATES RECORDED THE 20TH DAY OF JUNE, 2005 IN INSTRUMENT NO 200506200070706, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD said tract or parcel of land, together with the appurtenance, estate, title and interest thereto belonging, unto said Grantee, **Josiah Lockard and Priscilla Lockard**, and his/her assigns forever.

Grantee, **Josiah Lockard and Priscilla Lockard**, whose address is **4559 Baton Rouge Drive, Hermitage, TN 37076** is responsible for the payment of real property taxes on subject property.

Said **Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates**, without recourse warrants the title to said property against the claims of all persons claiming, or to claim the same or any part thereof, by, through or under the said Grantor, but not otherwise.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

This is improved property known as **4559 Baton Rouge Drive, Hermitage, TN 37076**.

IN WITNESS WHEREOF, the said **Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates** has executed this deed and affixed its corporate seal by Meredith Dinkel, Assistant Secretary to Option One, a California corporation attorney-in-fact for **Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates**, this 9 day of February, 2006.

OPTION ONE MORTGAGE CORPORATION INCORPORATED IN CALIFORNIA 1992

GRANTOR
Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates

By:
Title:

MEREDITH DINKEL
ASSISTANT SECRETARY

State of California
County of Orange

The actual consideration or value whichever is greater, for this transfer is $138,000.00.
Subscribed and sworn to before me this the 9 day of February, 2006.

Affiant
Aaron C. Bailey

Notary Public JACOB ARIAS

Commission Expires:

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

STATE OF CALIFORNIA
COUNTY OF ORANGE

Before me, **the undersigned authority, notary public** of the State and County mentioned, personally appeared Meredith Dinkel who, upon oath, acknowledged him/herself to be Assistant Secretary of Option One Mortgage Corporation, a California Corporation, which is the attorney-in-fact for Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates, the within named bargainor, and that he/she as such Assistant Secretary, being authorized to do so, executed the foregoing instrument in behalf of Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates as the Assistant Secretary of Option One Mortgage Corporation, its attorney-in-fact, and declared that he/she in his/her capacity as Assistant Secretary of Option One Mortgage Corporation, executed the same as the free act and deed of Wells Fargo Bank, N.A., as Trustee for CitiGroup Mortgage Loan Trust, Series 2004-OPT1, Asset Backed Pass-Through Certificates.

Witness my hand and seal at office, this 9 day of February, 2006.

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

Notary Public JACOB ARIAS

My Commission Expires:

Address New Owner:	Send Tax Bills To.	Map and Parcel:
Josiah Lockard and Priscilla Lockard	same	**07504006100**
4559 Baton Rouge Drive		
Hermitage, TN 37076		