INSTRUMENT PREPARED BY:

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To: Bk/ 36

Loan #382558

Name and Address New Owner:	Send Tax Bills To:	Map-Parcel No.
Pamela S. Neal 369 Lynn Drive Nashville, TN 37211	Sovran Mortgage Corp. P. O. Box 26388 Richmond, VA 23260-6388	147-1-26

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, HUGO SANDOVAL and wife, RACY SANDOVAL, hereinafter called the "GRANTORS", have bargained and sold, and by these presents do transfer and convey unto

PAMELA S. NEAL

hereinafter called the "GRANTEE", her heirs and assings, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 438 on the Plan of Caldwell Hall, Section VI, as of record in Book 2900, page 148, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Hugo Sandoval and wife, Racy Sandoval, by deed from Vernon F. Wells, Jr., and wife, Kay M. Wells, as of record in Book 5735, page 708, Register's Office for said County.

This is improved property known as 369 Lynn Drive, Nashville, TN 37211

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the Grantee, her heirs and assigns, forever.

And the Grantors covenant with the Grantee that they are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the land is unencumbered, unless otherwise herein set out;

And Grantors further covenant and binds themselves, their heirs and assigns, to warrant and defend the title to the said land to the Grantee, her heirs and assigns against the lawful claims of all persons.

THE CONSIDERATION for this conveyance is as follows: Ten Dollars ($10.00) and other good and valuable considerations, the receipt of all of which is hereby acknowledged, and said conveyance is subject to such easements, covenants, restrictions and other matters as are of record and pertain to the aforesaid property as of the date hereof including, but not limited to, a Deed of Trust executed by Hugo F. and Racy P. Sandoval to Nina E. Howell, Trustee, dated September 27, 1985, to secure to Regency Mortgage, Inc., or its successors in interest thereunder (the "Noteholder") the payment of a note dated September 27, 1985 (the "Note"), executed by Hugo F. and Racy P. Sandoval payable to the order of said Noteholder. Said Deed of Trust is of record in Book 6671, page 914, Register's Office for Davidson County, Tennessee.

The total outstanding indebtedness to the Noteholder under the Note as of the date hereof is Seventy-Four Thousand Six Hundred Forty-Five and 92/100 Dollars ($74,645.92) and Pamela S. Neal by execution hereof agrees to be bound by the terms, conditions and covenants of said Note and Deed of Trust, to assume the timely payment of all sums, including the total outstanding indebtedness.

As is evidence by the signature of its duly authorized officer below, the Noteholder hereby consents to this Deed of Trust and Assumption Agreement. Notwithstanding anything herein to the contrary, Noteholder also hereby agrees that Hugo F. and Racy P. Sandoval will be released of any liability on the Deed of Trust and Note.

IN WITNESS WHEREOF, the parties have hereunto set their hands (if a corporation, has caused its name to be signed hereto by its duly authorized officers), on this the 6th day of March, 1991.

Pamela S. Neal
Pamela S. Neal

AGREED TO:

Hugo Sandoval

Racy P. Sandoval
Racy P. Sandoval

CONSENTED TO:

SOVRAN MORTGAGE CORPORATION

William G. Stone
Vice-President

ATTEST:

~~Assistant Secretary~~ Doris J. Kelley
Assistant Secretary

STATE OF VIRGINIA)
City
~~County~~ OF Richmond)

I, Isabella Axelson, a Notary Public in and for the State and County aforesaid, in the City of Richmond, do certify that William G. Stone, Vice President and Doris J. Kelley, Assistant Secretary, respectively of Sovran Mortgage Corporation, whose names as such are signed at the foregoing writing, have acknowledged the same before me in my city aforesaid.

Given under my hand this 12th day of March, 1991.

Notary Public

My commission expires: November 30,1993

* * * * * * * * * * *

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared the within named Pamela S. Neal, unmarried, and Hugo Sandoval and wife, Racy P. Sandoval, the bargainors, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 6th day of March, 1991.

Mary Ann Silkey
Notary Public

My commission expires: 3-26-94

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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The actual consideration or value whichever is greater, for this transfer is $ 85,000.33.

Pamela S. Neal
Affiant

Subscribed and sworn to before me, this the 6th day of March, 1991.

Mary Ann Selley
Notary Public

My commission expires: 3-26-94

This instrument prepared by Douglas A. Brace, Attorney, 200 Fourth Avenue, North, Nashville, Tennessee, 37219, upon information furnished by the parties herein.

The said Hugo Sandoval is the one and same person as Hugo F. Sandoval.
The said Racy Sandoval is the one and same person as Racy P. Sandoval

0 6 1 4 9

IDENTIF. REFERENCE

MAR 19 1 28 PM '91

FELIX A. ... DAVIDSON COUNTY TN.

4745 03/19 0101 03CHECK 290.50



OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT 85000.33
CON TX 280.50
PRFEE 1.00
WDEED 9.00
TOTAL 290.50
CHECK 290.50

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

[illegible] 01 13-28 0001 4746

00149

IDENTIF. REFERENCE

MAR 19 1 28 PM '91

FELIX Z. WILSON, II
DAVIDSON COUNTY TN.

No. 405505