This Instrument Prepared By:
BRADLEY & VAN SANT (ABE)
First American Center, Suite 2150
Nashville, TN 37238-2150

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO:
Paul William Cardel, Jr. James Elton Underhill 613 Skyview Drive Nashville, TN 37206	Southtrust Mortgage Corp. 100 Office Park Drive P.O. Box 532060 Birmingham, AL 35253-2060	Map 83-11 Parcel 11

WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, Julie A. O'Guin, unmarried, and La Donna Meuchel, unmarried, ("Grantors"), have bargained and sold, and by these presents do transfer and convey to Paul William Cardel, Jr. and James Elton Underhill, as tenants in common ("Grantees"), their heirs and assigns, certain real estate in Davidson County, Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 118 on the map of Rolling Acres, as of record in Book 1130, Page 24, Register's Office for Davidson County, Tennessee. Said Lot No. 118 fronts 110.6 feet on the easterly side of Skyview Drive and runs back between lines 162 feet on the north line and 174.4 feet on the south line to a dead line, measuring 41 feet thereon.
>
> Being the same property conveyed to Julie A. O'Guin and LaDonna Meuchel, Warranty Deed of record in Book 8044, Page 800, said Register's Office.

This is improved property known as 613 Skyview Drive, Nashville, Davidson County, Tennessee.

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

The Grantor covenants with the Grantees that Grantor is lawfully seized and possessed of the Property in fee simple; that Grantor has a good right to convey the Property; and that the Property is unencumbered, except as set forth as follows:

1. 1991 real property taxes, pro-rated and assumed by Grantees.

2. The Plan of record in Book 1130, Page 34, said Register's Office shows a 30 - foot set-back line from Skyview Drive and a 10 - foot easement along the rear of the lot for public utilities.

3. This Transfer is subject to a Deed of Trust in the original amount of $78,500.00 of record in Book 8044, Page 803, Register's Office for Davidson County, Tennessee.

The Grantor further covenants to warrant and forever defend the title to the Property to the Grantees, Grantees' heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, Grantor has executed this Warranty Deed this 26th Day of July, 1991.

By: Julie A. O'Brien

LaDonna V. Peuchel

BOOK 8410 PAGE 618

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, Julie A. O'Guin and La Donna Meuchel, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS, my hand this 26th day of July, 1991.

Diane L. Waggoner
NOTARY PUBLIC

NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires:
March 27, 1993

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

9429 08/01 0101 03CHECK 296.75

The actual consideration for this transfer or value of property conveyed, whichever is greater, is $77,500.00.

Julie A. O'Guin
AFFIANT

Sworn to and subscribed before me this 26th day of July, 1991.

Diane L. Waggoner
NOTARY PUBLIC

NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires:
March 27, 1993

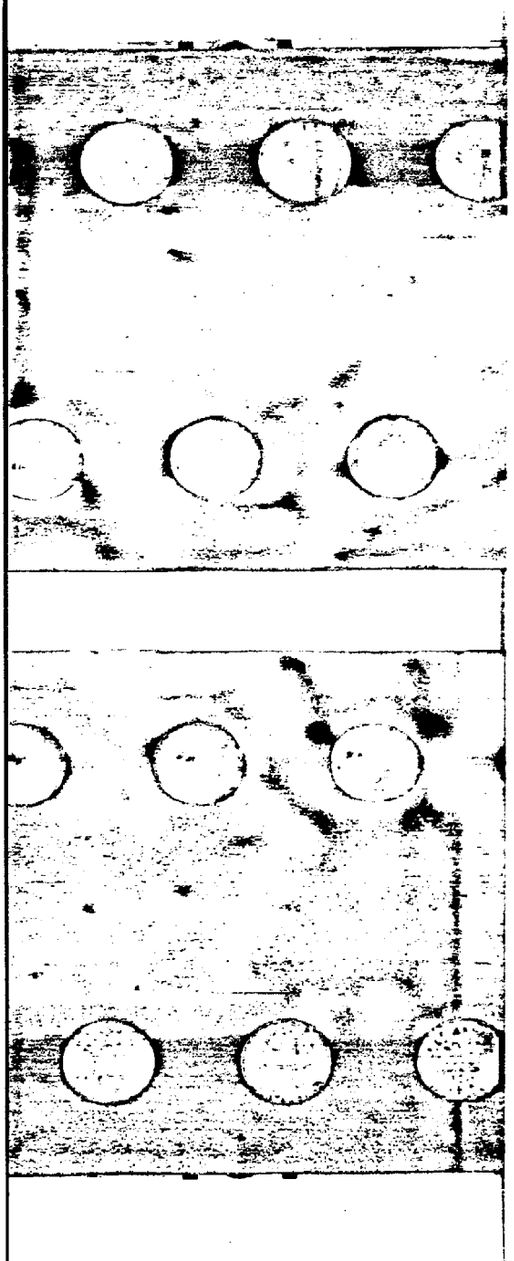
35489

IDENTIFICATION REFERENCE

AUG 1 10 43 AM '91

FELIX Z. WILKINS REGISTER DAVIDSON COUNTY, TN

PICK-UP



OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 8410 PAGE 619

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 77500.00
CON TX 286.75
PRFEE 1.00
MDEED 9.00
TOTAL 296.75
CHECK 296.75

08/01/91 01 10:44 0001 9429

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

35489

IDENTIFICATION REFERENCE

AUG 1 10 43 AM '91

FELIX Z WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 446027