QUITCLAIM DEED

Address New Owner as Follows:	Mortgagee send tax bills to:	Map-Parcel No.
Robert S. Kitchener and wife, Devora Kitchener 533 Cathy Jo Circle Nashville, TN 37211	Sovran Mortgage Corp. 201 E. Cary St. Richmond, VA 23219-3736	Map 133-8 Par. 144

This instrument prepared by: Jack, Frank & Lyon, Attorneys
11 Music Circle South, Nashville, Tennessee 37203

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer is $-0-.

Devora Kitchener
Affiant

Subscribed and sworn to before me, this the 23rd day of January, 1992.

Notary Public

My Commission Expires: July 22, 1995

FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00) cash in hand paid by Robert S. Kitchener and wife, Devora Kitchener, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, and with the intent to create a tenancy by the entirety by and between husband and wife, I, Robert S. Kitchener, do hereby quitclaim, transfer and convey to Robert S. Kitchener and wife, Devora Kitchener, all of my right, title and interest in and to the following parcel of real estate located in Davidson County, Tennessee, described as follows:

LAND in Davidson County, Tennessee, Being Lot No. 49 on the Plan of Phase I, Valley View Terrace, of Record in Book 5200, Page 77, Register's Office for said County.

SAID Lot No. 49 fronts 50.00 feet on the Southeasterly margin of Cathy Jo Circle and extends back 280.85 feet on the Northeasterly line and 186.47 feet on the Southwesterly line to a broken line in the rear, measuring 154.48 feet thereon.

BEING the same property acquired by the Secretary of Housing and Urban Development of Washington, D.C., pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667), by Deed dated October 31, 1990, and recorded in Book 8244, Page 798, Office of the Register, County of Davidson, State of Tennessee, and conveyed to Robert S. Kitchener, his heirs and assigns, on or about April 5, 1991, and recorded in Book 8328, Page 124, Office of the Register County of Davidson, State of Tennessee.

IN WITNESS WHEREOF, I have hereunto set my hand this 23rd day of JANUARY, 1992.

Robert S. Kitchener
ROBERT S. KITCHENER

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Robert S. Kitchener, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and seal, at office in Davidson County, Tennessee, this the 23rd day of January, 1992.

Mittie J. Compton
NOTARY PUBLIC

My Commission Expires: July 22, 1995

STATE OF TENNESSEE NOTARY PUBLIC MITTIE J. COMPTON

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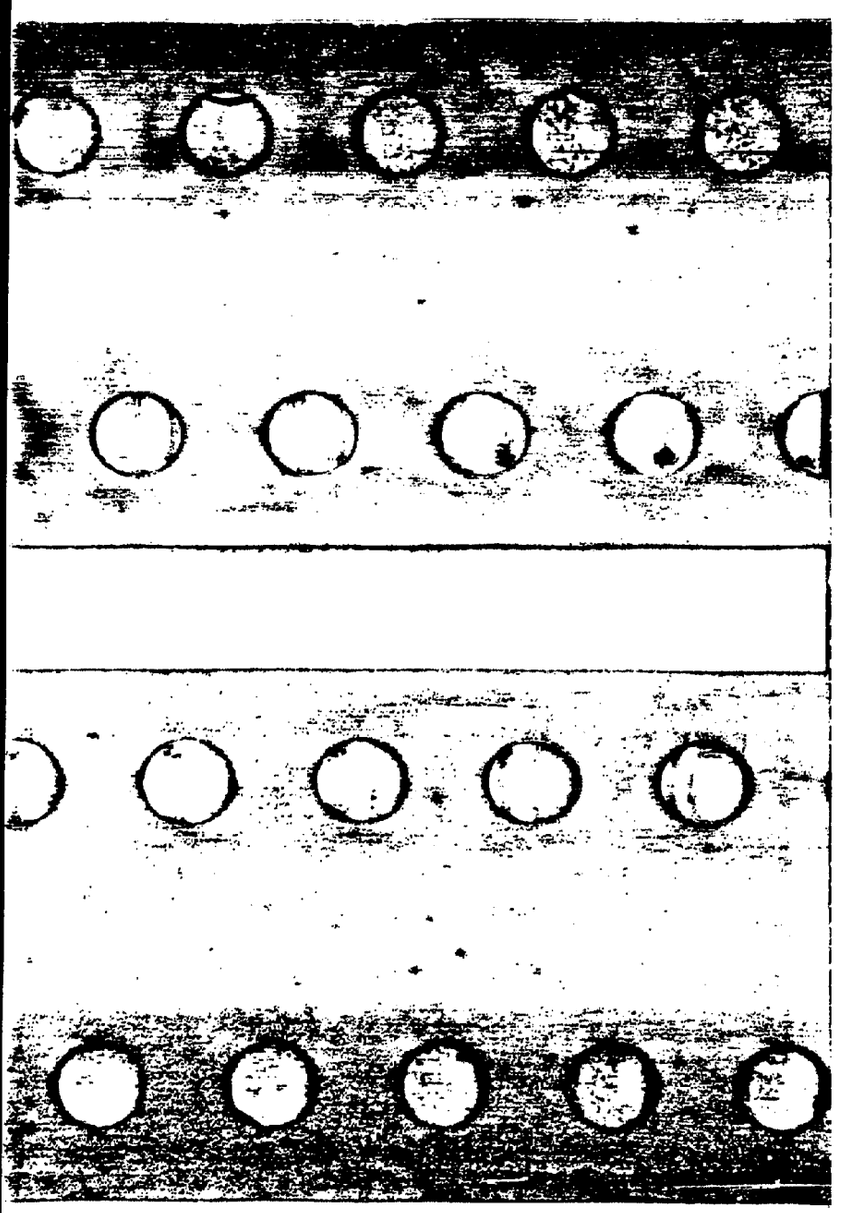
IDENTIFICATION REFERENCE

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DAVIDSON COUNTY, TN

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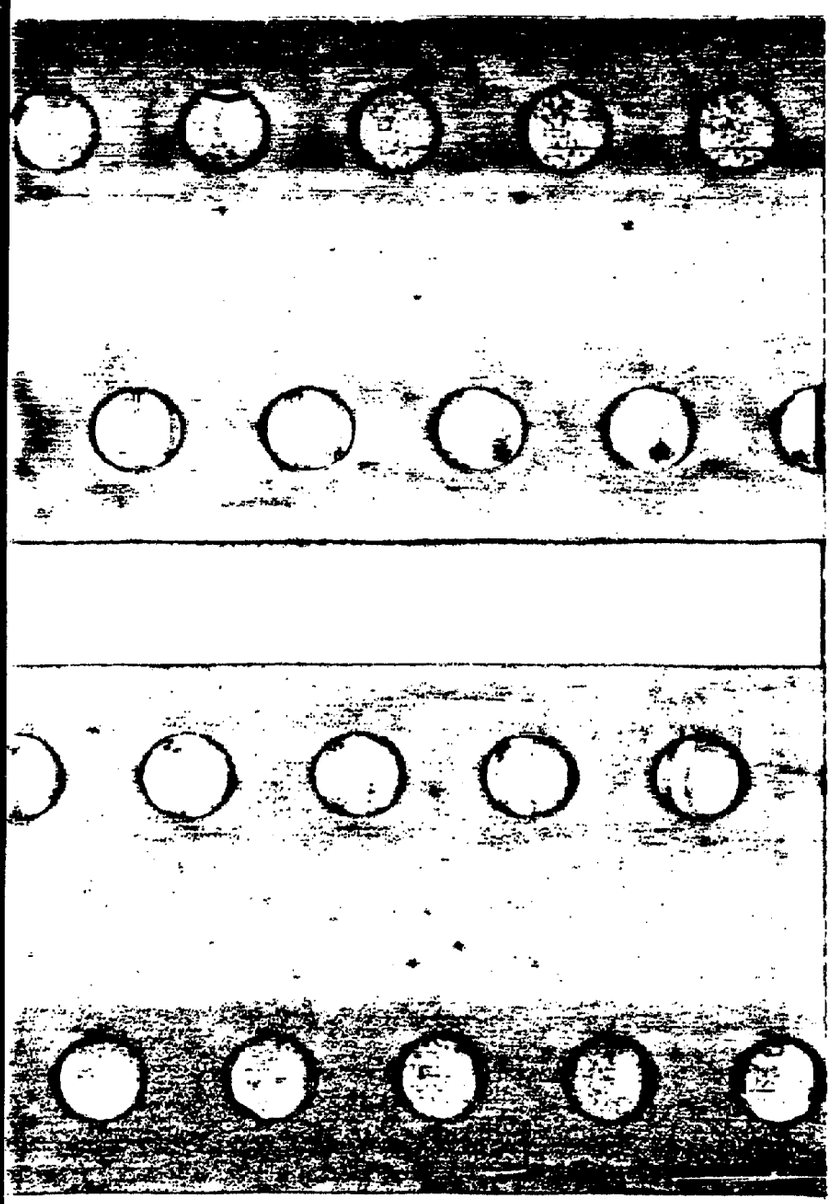


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VOID



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VOID