24

This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

BOOK 9570 PG 780

ADDRESS NEW OWNER:
Allen D. Fernandez and Lori S. Fernandez
4230 Sweden Drive
Hermitage, Tennessee 37076

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Lomas Mortgage USA
8600 Harry Hines Blvd.
Dallas, Texas 75235

MAP AND PARCEL:
MAP 075-060
PARCEL 2000

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, Joseph C. Sublett and wife, Barbara Gail Sublett hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Allen D. Fernandez and wife, Lori S. Fernandez , hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

LAND in Davidson County, Tennessee, being Lot No. 261 on the plan of Hermitage Estates Subdivision, Section 2, as of record in Book 3700, Page 23, Register's Office for said County.

SAID Lot No. 261 fronts 90.00 feet on the westerly margin of Sweden Drive and runs back between lines, measuring 134.86 feet on the northerly line and 134.88 feet on the southerly line to a dead line at the rear, measuring 90.00 feet thereon.

Being the same property conveyed to Joseph C. Sublett and wife, Barbara Gail Sublett, by deed from William O. Norwood and wife, Virginia Louise Norwood of record in Deed Book 7846, Page 730, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

This conveyance is subject to restrictions of record in Book 3924, Page 25 and as amended in Book 3952, Page 881, said Register's Office.

Grantee(s) hereby assumes and agrees to pay the unpaid balance on the existing mortgage held by Gateway Mortgage Co. of record in Book 9189, Page 230, said Register's Office, the debt secured hereby and also hereby assumes the obligations under the terms of the instruments creating the loan. The escrow account and insurance to be transferred to Grantee(s).

Judy O'Guin executed this instrument on behalf of Joseph C. Sublett and Barbara Gail Sublett pursuant to a Power of Attorney which is being placed of record currently herewith.

This is improved property known as 4230 Sweden Drive, Hermitage, TN 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Allen D. Fernandez and wife, Lori S. Fernandez, their heirs and assigns, forever; and we, Joseph C. Sublett and wife, Barbara Gail Sublett do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used,

the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

BOOK 9570 PG 781

Witness our hands this the 4th day of January, 1995.

Joseph C. Sublett by Judy O'Guin atty in fact
Joseph C. Sublett
by: Judy O'Guin

Barbara Gail Sublett by Judy O'Guin atty in fact
Barbara Gail Sublett
by: Judy O'Guin

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Judy O'Guin as Attorney-in-Fact for Joseph C. Sublett and Barbara Gail Sublett, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained and who further acknowledged that he/she is the Attorney-in-Fact of the maker, or a constituent of the maker , and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. Witness my hand and official seal at Mt. Juliet, Tennessee, this the 4th day of January, 1995.

Louise N. Tynes
NOTARY PUBLIC

LOUISE N. TYNES NOTARY PUBLIC AT LARGE WILSON CO. TENN.

My Commission Expires: 4/25/98

STATE OF TENNESSEE)
COUNTY OF Wilson)

The actual value or consideration, whichever is greater, for this transfer is $ 84,212.38.

Carl Fernander
AFFIANT

Subscribed and sworn to before me this 4th day of January, 1995.

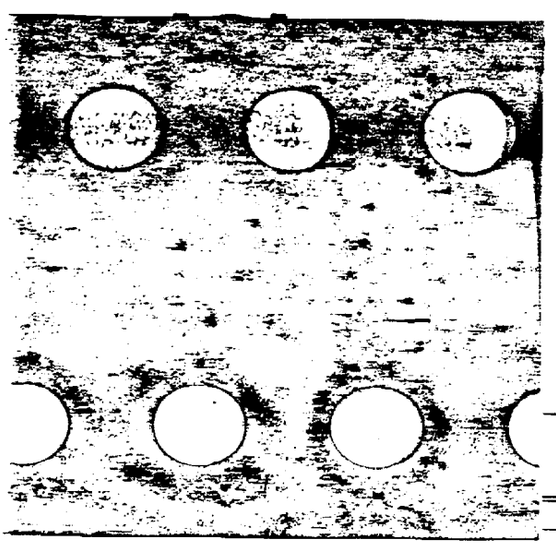
Louise N. Tynes
NOTARY PUBLIC
My Commission Expires: 4/25/98

LOUISE N. TYNES NOTARY PUBLIC AT LARGE WILSON CO. TENN.

25197
IDENTIF. & REFERENCE

95 JAN 13 AM 10:29
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

1875 01/13 0101 03CHECK 320.59



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9570 PG 782

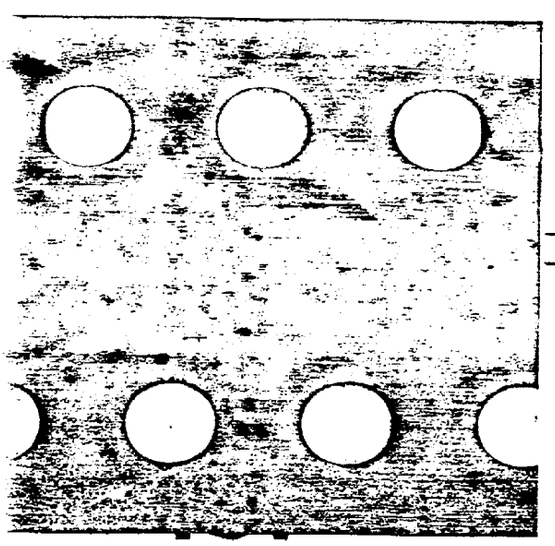
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 84212.38
CON TX 311.59
PRFEE 1.00
WDEED 8.00
TOTAL 320.59
CHECK 320.59

01/13/95 01 10:28 0001 1875

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



25197
IDENTIF. & REFERENCE

95 JAN 13 AM 10:29

FELIX Z. WILSON, II
REGISTER
DAVIDSON COUNTY, TN.

No. 871715