BK 9638 PG 108

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
Rey J. Gomez	First Tennessee Bank	
Michele M. Gomez	P.O. Box 351	Map 149-050
4773 Terragon Trail	Memphis, TN 38101	Parcel 164
Antioch, TN 37013		

This instrument prepared by: Robert J. Notestine, III, Attorney, 104 Woodmont Boulevard, Suite 115, Nashville, Tennessee 37205

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, Sovereign Bank, FSB, (The "Grantor") has bargained and sold, and by these presents does transfer and convey unto Rey J. Gomez and wife, Michelle M. Gomez (The "Grantees"), Grantees's successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 82 on the Plan of 2nd Revision, Section Five, Terragon Trails, of record in Book 5200, Page 18, Register's Office for said County.

Said Lot No. 82 fronts 98.02 feet on the northeasterly margin of Terragon Trail and extends back 148.16 feet on the northerly line and 134.64 feet on the southerly line to a dead line in the rear, measuring 73.47 feet thereon.

Being the same property conveyed to Sovereign Bank, FSB by Special Warranty Deed from NationsBanc Mortgage Corporation of record in Book 9638, Page 106, said Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 1995 and subsequent years, easements and restrictive covenants of record.

This is improved property commonly known as 4773 Terragon Trail, Antioch, TN 37013.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer is $45,000.00.

Affiant

Subscribed and sworn to before me this 29th day of March, 1995.

Notary Public

My Commission Expires Jan 24 1998

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees's successors and assigns, forever.

And Grantor does covenant with the said Grantees that Grantor is lawfully seized and possessed of said land; has a good right to convey it.

And Grantor does further covenant and bind itself, its representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns as against all persons claiming by, through, or under Grantor, but no further or otherwise.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this ____ day of March, 1995.

Sovereign Bank, FSB

BY: John M Lacey Sr. V.P.

JOHN M. LACEY SR. VICE PRESIDENT

STATE OF PENNSYLVANIA }
COUNTY OF BERKS }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State aforesaid, personally appeared JOHN M. LACEY with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath acknowledged JOHN M. LACEY to be the SENIOR VICE PREISDENT respectively of SOVEREIGN BANK, FSB, the within named bargainor, a corporation and that JOHN M. LACEY as such SR. VICE PRESIDENT executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by the said JOHN M. LACEY as SR. VP and attesting the same by the said JOHN M. LACEY as SENIOR VICE PRESIDENT.

WITNESS my hand and official seal at _____, _____, this 27 day of March, 1995.

_____
Notary Public

My Commission Expires: MARCH 3, 1997

NOTARIAL SEAL
Notary Public
My Commission Expires 3-3-97

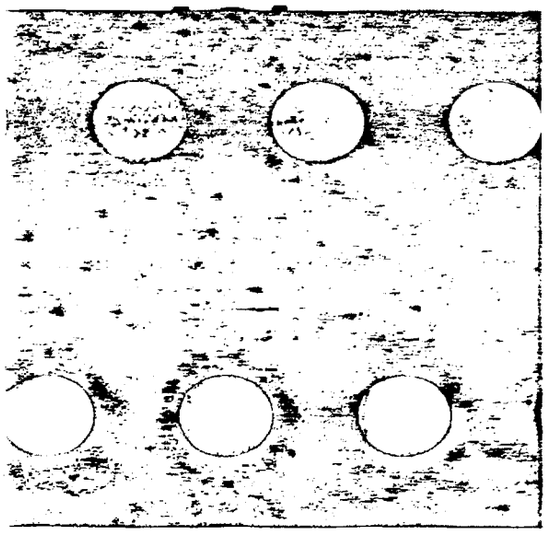
4.00 17

7855 4/95 3101 DEEDS 175.50

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 9638 PG 110

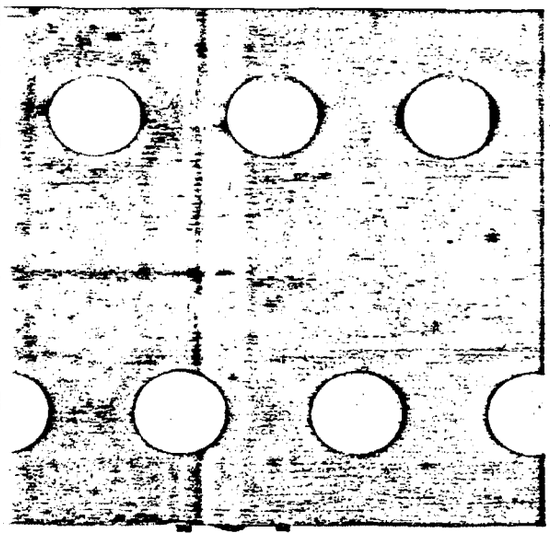
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 45000.00
CON TX 166.50
PRFEE 1.00
WDEED 3.00
TOTAL 175.50
CHECK 175.50

04/05/95 01 10:55 0001 7848

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



48817

IDENTIFICATION REFERENCE

95 APR -5 AM 10:55

FELIX Z. WILSON, II
DAVIDSON COUNTY REGISTER

No. 897371