BOOK 9715 PG 754

THIS INSTRUMENT PREPARED BY:

mail Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 38,000.00

Affiant

Subscribed and sworn to before me, this 26th day of June 1995

Notary Public

My Commission Expires: 11-17-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
MICHAEL G. MORROW 1603 Long Avenue Nashville, Tennessee 37206	COLUMBIA NATIONAL, INCORPORATED 7142 Columbia Gateway Drive Columbia, Maryland 21046-2132	MAP 94-1 PARCEL 423

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of THIRTY EIGHT THOUSAND AND NO/100---------- ($ 38,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, the receipt of which is hereby acknowledged, we, SHERRY L. WAGGONER AND LAWANDA LEE WAGGONER WHITE AND CHARLES FREEMAN WAGGONER, sole heirs at law of Charles W. Waggoner, Jr. hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto MICHAEL G. MORROW, UNMARRIED hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING the east 1/2 of Lot No. 189 on the Map of Edgefield Land Company First Subdivision as of record in Book 57, page 130, Register's Office for Davidson County, Tennessee.

SAID part of Lot No. 189 fronts 40.0 feet on the north side of Long Avenue and runs back between parallel lines 150.0 feet to an alley.

BEING the same property conveyed to Charles W. Waggoner, Jr., by deed from Hollis I. Moore, Jr., Trustee, of record in Book 5603, page 499, Register's Office for Davidson County, Tennessee; the said Charles W. Waggoner, Jr., having since died intestate and title vesting in his wife, Sherry L. Waggoner, his daughter, LaWanda Lee Waggoner White, and his son, Charles Freeman Waggoner, as his sole heirs at law.

This is improved property known as 1603 Long Avenue, Nashville, Tennessee 37206

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

GRANTOR s COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Edgefield Land Company First Subdivision of record in Book 57, page 130, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT and bind themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 26th day of June, 19 95.

Sherry L. Waggoner
SHERRY L. WAGGONER

LaWANDA LEE WAGGONER WHITE

Charles Freeman Waggoner
CHARLES FREEMAN WAGGONER
By Sherry Lipscomb Waggoner, Guardian

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 SHERRY L. WAGGONER AND LAWANDA LEE WAGGONER WHITE, the 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 and official seal this 26th day of June, 1995.

Notary Public

My Commission Expires: November 22, 1997

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____ day of _____, 19 ____.

Notary Public

My Commission Expires: _____

00715341
IDENTIFICATION REFERENCE
95 JUN 27 AM 9:56
REGISTER

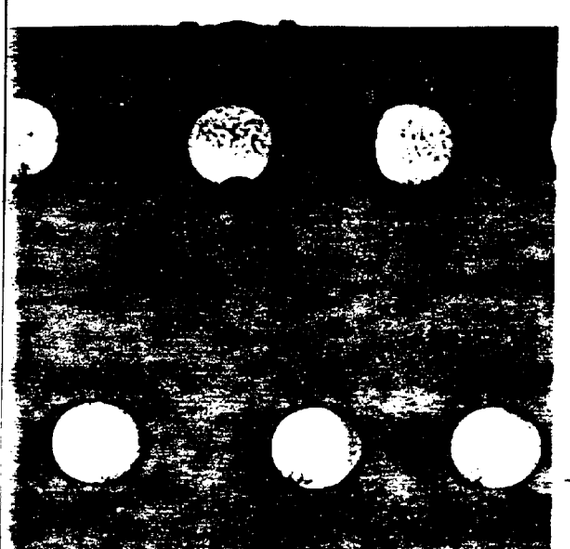
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named SHERRY LIPSCOMB WAGGONER the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she as Guardian executed the within instrument for the purposes therein contained as Guardian.

My commission expires: 11-12-97

Notary Public

RECEIVED FOR RECORD



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

RECEIVED OF _____

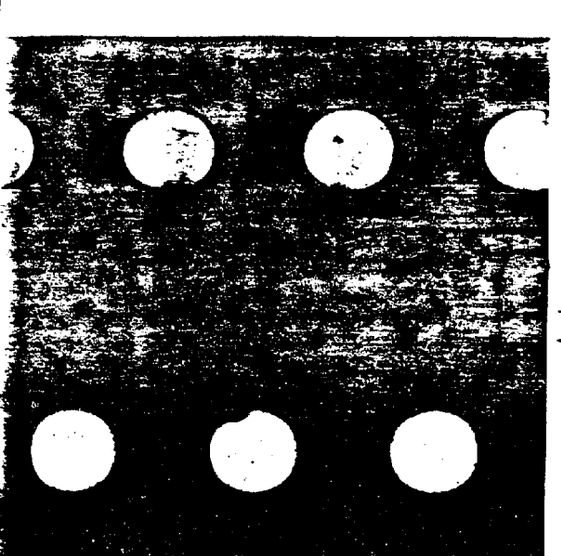
FOR _____ BOOK 9715 PG 756

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

DART	38000.00
CON TX	140.60
PRFEE	1.00
WDEED	8.00
TOTAL	149.60
CHECK	149.60

06/29/95 01 09:47 0001 61154



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0074534
IDENTIF. # REFERENCE

95 JUN 29 AM 9:46

CLERK & MASTER/REGISTER
DAVIDSON COUNTY, TN.

No. 925339