WARRANTY DEED

BOOK 9933 PG 976

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 82,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF January, 19 96

Notary Public J. DYKE TATUM

MY COMMISSION EXPIRES: July 26, 1997
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
TATUM & JONES, ATTORNEYS, 2001 CHARLOTTE AVENUE, SUITE 200, NASHVILLE, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
AROUNDETH SOUNDARA (NAME)	COLUMBIA NATIONAL, INCORPORATED (NAME)	148-12-37
4714 LORI DRIVE (ADDRESS)	P. O. BOX 3050 (ADDRESS)	02DU16050
ANTIOCH, TN 37013 (CITY) (STATE) (ZIP)	COLUMBIA, MD 21045-6050 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, VIVIAN J. ROBERTS AND HUSBAND, EDWARD JUNIOR ROBERTS

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO AROUNDETH SOUNDARA AND WIFE, EUN JOO SOUNDARA

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. 42, on the Plan of LORI HEIGHTS, of record in Book 3106, page 123, said Register's Office, to which reference is hereby made for a more complete and accurate legal description. BEING the same property conveyed to JUANITA GARRIS, now known as VIVIAN J. ROBERTS, by deed from Gay Lisa Levine, Trustee, of record in Book 8862, page 20, Register's Office for DAVIDSON County, Tennessee.

EDWARD JUNIOR ROBERTS, spouse of VIVIAN J. ROBERTS, joins in to convey any interest he may have by reason of his marital status in subject property.

The property herein conveyed is subject to restrictive covenants of record in Book 3407, page 195, said Register's Office, and to the matters set forth in the above referenced plan of record.

SOURCE OF DESCRIPTION: Survey dated January 29, 1996, made by:
JOHN B. KOHL, III, License No. 100
400 Seventh Avenue, South
Nashville, TN 37203

unimproved ( )
This is improved (X) property, known as 4714 LORI DRIVE, ANTIOCH, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 30th day of January, 19 96

VIVIAN J. ROBERTS

EDWARD JUNIOR ROBERTS

9933 PG 977

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 VIVIAN J. ROBERTS AND HUSBAND, EDWARD JUNIOR ROBERTS

the bargainor s, 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 at NASHVILLE, Tennessee, this 30th day of January 19 96

Commission expires July 26, 1997

I. DYKE TATUM Notary Public

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____ 19_____.

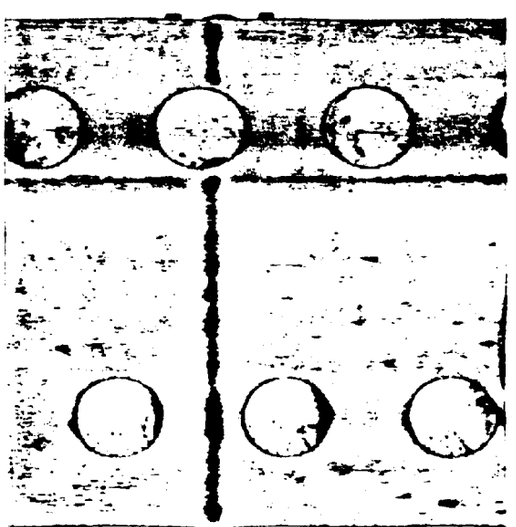
My commission expires _____

_____
Notary Public

3295 02/01 0101 03CHECK 312.40

0145962
IDENTIF. ↑ REFERENCE

96 FEB -1 AM 9:00
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.



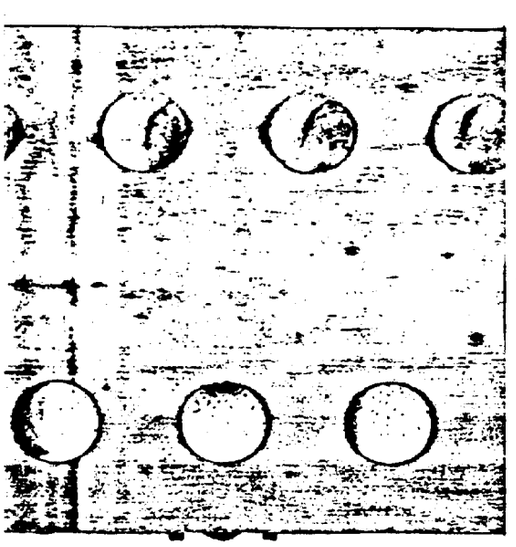
OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____ BOOK 9933 PG 978

FOR _____

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	82000.00
CON TX	303.40
PRFEE	1.00
WDEED	8.00
TOTAL	312.40
CHECK	312.40

02/01/96 01 09:01 0001 3295

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0145962
IDENTIF. ↑ REFERENCE

96 FEB -1 AM 9:00
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1001537