WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 48,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF May 19 96

Notary Public

MY COMMISSION EXPIRES: 12-6-99
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Lehman Land Title, Inc., 5211 Maryland Way, Suite 1060, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Susan M. Rotkiewicz (NAME)	Columbia National, Incorporated (NAME)	108-3A-21CO
940 Patio Drive (ADDRESS)	250 Berryhill Road, Suite 400 (ADDRESS)	
Nashville, Tennessee 37214 (CITY) (STATE) (ZIP)	Columbia, SC 29210 (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, Melanie M. Saloy Joseph and husband, Darryl Joseph, Sr.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Susan M. Rotkiewicz

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:

A certain Condominium Unit and Lot in Davidson County, Tennessee, described as follows:

Lot No. 14, Unit No. 21, in a Horizontal Property Regime as shown on the Condominium Site Plan of Phase II, Section 3, Patio Villa as recorded in Plat Book 5200, page 495, said Register's Office.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

Being that same property conveyed to Melanie M. Saloy by deed from Leonard D. Hilley of record in Book 8060, page 838, said Register's Office.

Darryl Joseph, Sr., husband of Melanie M. Saloy Joseph joins into the execution of this instrument for the sole purpose of conveying all interests, if any, which he may have in the aforedescribed real property by virtue of his marriage.

unimproved ( )
This is improved (X) property, known as 940 Patio Drive, Nashville, Tennessee 37214
(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 my hand this 3rd day of May, 19 96

Melanie M. Saloy Joseph
Melanie M. Saloy Joseph

Darryl Joseph, Sr. by Melanie Saloy Joseph
Darryl Joseph, Sr.

BOOK 10042 PG 242

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Melanie M. Saloy Joseph

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 3rd day of May 19 96.

Commission expires 12-6-99

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

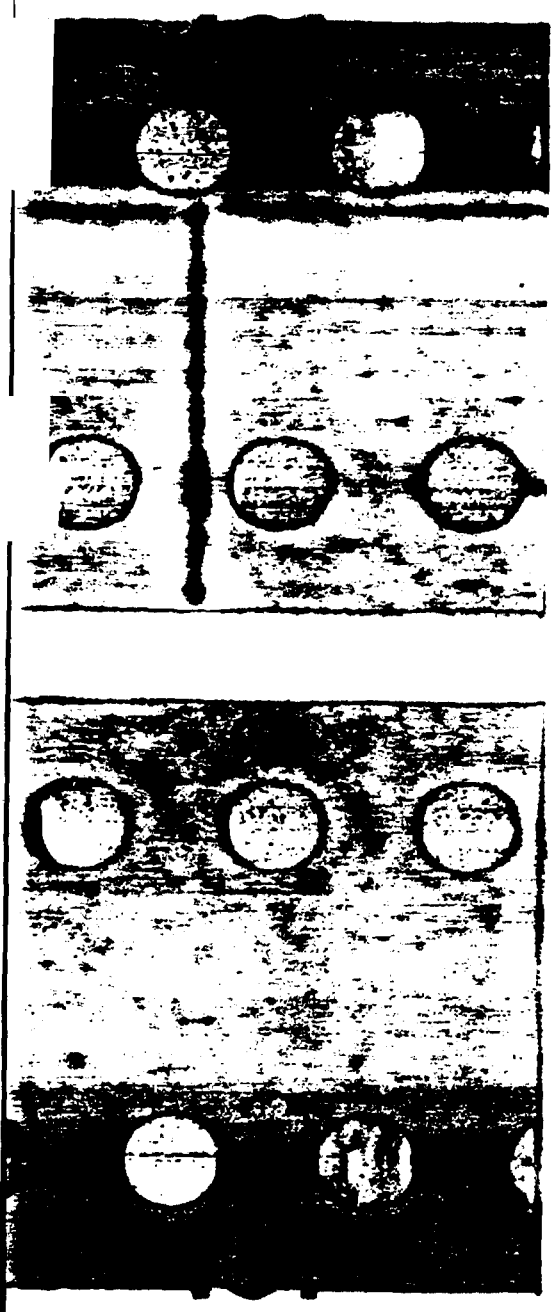
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Melanie M. Saloy Joseph, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Darryl Joseph, Sr., and acknowledged that he/she executed the same by Power of Attorney, as the free act and deed of said Darryl Joseph, Sr. WITNESS my hand and official seal at Brentwood, Tennessee, May 3, 1996.

Notary Public

My Commission Expires: 12-6-99

0179312
IDENTIFICATION REFERENCE
96 MAY -7 AM 9:26
CLIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.
3970 05/07 0101 03CHECK 186.60



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

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 48000.00
				CON TX 177.60
				PRFEE 1.00
				MDEED 8.00
				TOTAL 186.60
				CHECK 186.60

05/07/96 01 09:29 0001 8910

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

017931 2
IDENTIF. # REFERENCE

96 MAY -7 AM 9: 29
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

BOOK 10042 PG 243

No. 1036919