FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 70,000.00

Kevin W. Bartz
Affiant

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

Notary Public

MY COMMISSION EXPIRES: May 11, 1997 11/22/97
(AFFIX SEAL)

10044 546

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kevin W. Bartz (NAME)	Columbia National, Incorporated (NAME)	MAP 162-3
4979 Karen Ray Drive (ADDRESS)	P.O. Box 3050 (ADDRESS)	PARCEL 194
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Columbia, MD 21045-6050 (CITY) (STATE) (ZIP)	5DU-50450

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, Carolyn D. Morgan and husband, Leonard C. Morgan

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kevin W. Bartz and Debra R. Kelly

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:

BEING Lot No. 25, on the plan of Section Four, Apache Hills, of record in Plat Book 4460, Page 60, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to the grantors by deed of record in Book 8562, Page 319, Register's Office for said County.

0179988
IDENTIF. ↑ REFERENCE

96 MAY -3 PM 1:04
LIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 4979 Karen Ray 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 3rd day of May 19 96

Carolyn D. Morgan

Leonard C. Morgan

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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 Carolyn D. Morgan and husband, Leonard C. Morgan

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 3rd day of May, 1996.

Commission expires May 24, 1997 11/22/97

Notary Public

STATE OF TENNESSEE
COUNTY OF

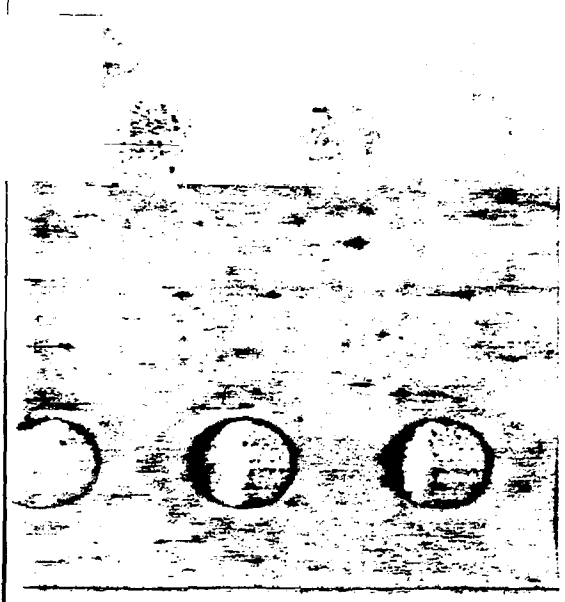
Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ 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 _____.

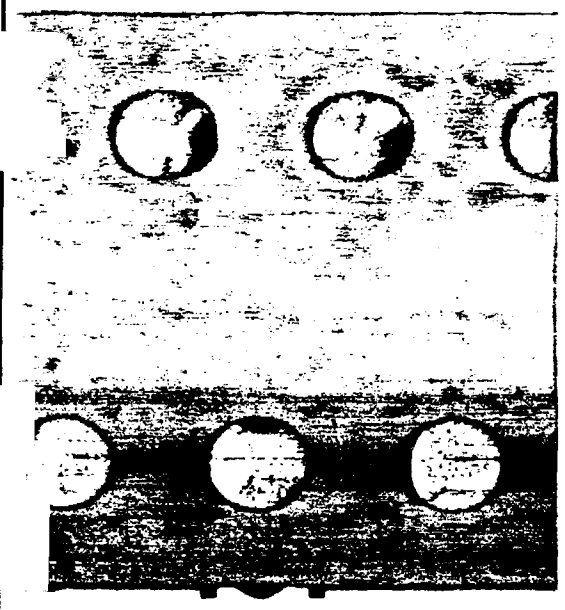
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

PAID 11:09 AM 05/03/96 CHECK 268.00





OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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
				DAMT 70000.00
				DON TX 259.00
				PRFEE 1.00
				WDEED 8.00
				TOTAL 268.00
				CHECK 268.00
05/08/96		01	13:08	0001 9663

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0179988
IDENTIF. ↑ REFERENCE

96 MAY -8 PM 1:04
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1037664