THIS INSTRUMENT PREPARED BY:

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 $ 79,000.00

Affiant

Subscribed and sworn to before me, this 29th day of August, 1996

Notary Public

My Commission Expires: 11-22-97

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JAMES R. BANDY 1116 Ordway Place Nashville, Tennessee 37206	COLUMBIA NATIONAL, INC. 7142 Columbia Gateway Drive Columbia, Maryland 21046	MAP 83-9 PARCEL 35

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY NINE THOUSAND AND NO/100---------- ($ 79,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, we, SHEILA D. THORNE AND HUSBAND, GREGORY Z. THORNE hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto JAMES R. BANDY AND WIFE, MELANEE G. BANDY 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. 9 on the Plan of F.O. Beazley's Subdivision, Block "C", Douglas Place, of record in Book 2, page 66, Chancery Court at Nashville.

SAID Lot No. 9 fronts 50.0 feet on the southerly margin of Ordway Place, formerly Grove Avenue, and extends back between parallel lines with the westerly margin of North 12th Street 160.0 feet to an alley.

BEING the same property conveyed to Sheila D. Gardner and Gregory Z. Thorne, both unmarried, by deed from Sharon Norma Watson Krech, unmarried, of record in Book 8679, page 485, Register's Office for Davidson County, Tennessee; the said Sheila D. Gardner having since marrried Gregory Z. Thorne and is now known as Shelia D. Thorne.

This is improved property known as 1116 Ordway Place, 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 GRANTEEs, their heirs and assigns, forever.

GRANTORs COVENANT___ with the said GRANTEEs 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 F.O. Beazley's S/D, Blk "C" Douglas Place of record in Book 2, page 66, 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 s, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 29th day of August, 19 96.

Sheila D. Thorne
SHEILA D. THORNE

Gregory Z. Thorne
GREGORY Z. THORNE

MITCHELLA A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 SHEILA D. THORNE AND HUSBAND, GREGORY Z. THORNE, 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 this 29th day of August, 1996.

Mitchella A. Watts
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 ____.

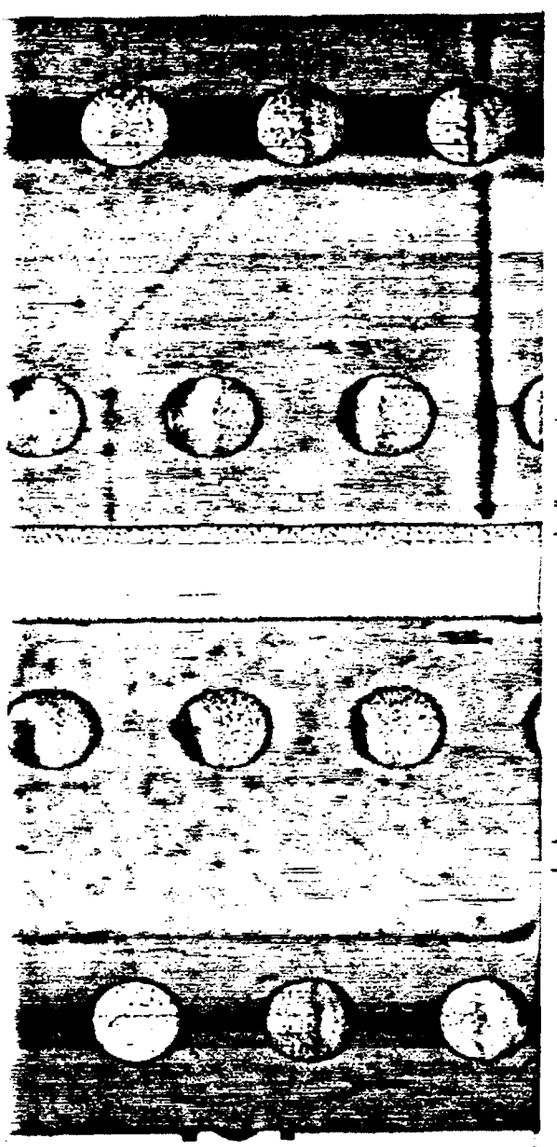
My Commission Expires: _____

Notary Public

02208711
IDENTIF. & REFERENCE

96 SEP -4 AM 9:24
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

3794 09/04 0101 03CHECK 301.30



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

RECEIVED OF _____

FOR _____

BOOK 10176 PG 717

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 79000.00
				CON TX 292.30
				PRFEE 1.00
				WDEED 8.00
				TOTAL 301.30
				CHECK 301.30
			09/04/96 01	09:25 0001 3794

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0220871 IDENTIF. # REFERENCE

96 SEP -4 AM 9:2[illegible]

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 1026297