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This Instrument Prepared By:

Bottorff, Kavin & Cook
5110 Maryland Way, Suite 200
Brentwood, TN 37027

WARRANTY DEED

BOOK 10400 PG 773

ADDRESS NEW OWNER:
Robert J. Washburn and Shannon L. Cline
733 East Woodlands Trail
Nashville, Tennessee 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Columbia National Incorporated
7142 Columbia Gateway Drive
Columbia, MD 21046

MAP AND PARCEL:
MAP 172-3
GROUP B
PARCEL 23.00

FOR AND IN CONSIDERATION of the sum of Ten and 00/100 Dollars ($10.00) cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, Westminster Homes Inc., hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Robert J. Washburn and Shannon L. Cline, both unmarried persons, 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. 23, on the Plan of The Woodlands, Phase 2, of record in Book 6900, page 635, Register's Office, Davidson County, Tennessee.

Being a part of the same property conveyed to Westminster Homes, Inc., by deed from Richter Dial Builders, Inc., of record in Book 10108, page 674, Register's Office for Davidson County, Tennessee.

This is improved property known as 733 East Woodlands Trail, Nashville, TN 37211.

This conveyance is made subject to real property taxes for 1997 and subsequent years, and all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

4241 04/02 0101 03CHECK 873.01

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Robert J. Washburn, an unmarried person and Shannon L. Cline, an unmarried person, their heirs and assigns, forever; and Westminster Homes Inc., does covenant with the said Grantees that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind itself, its successors, assigns 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness the hand of a duly authorized officer this the 25th day of March, 1997.

BOOK 10400 PG 774

Westminster Homes, Inc.

By: _____
Robert A. Yeatman, V.P.

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned Notary Public in and for said County and State, personally appeared Robert A. Yeatman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Vice President (or other officer authorized to execute the instrument) of Westminster Homes, Inc., the within named bargainor, a corporation, and that he as such Vice President, executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal this the 25th day of March, 1997.

_____
NOTARY PUBLIC Thomas I. Bottorff

My Commission Expires: March 2, 1998

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 168,650.00.

_____
AFFIANT

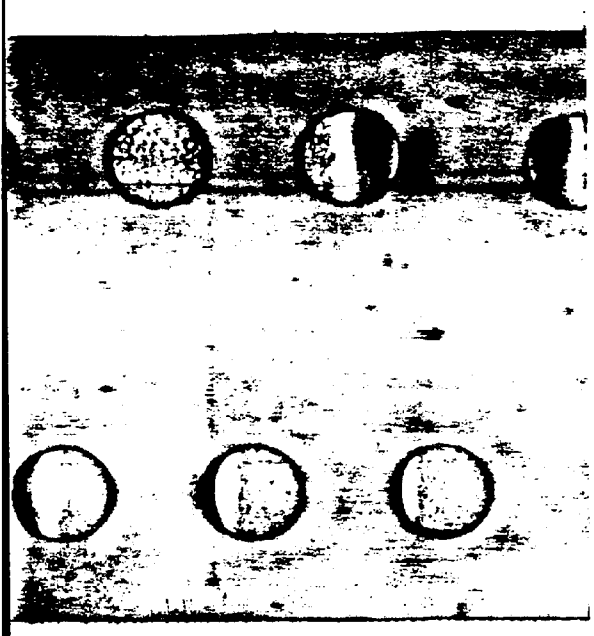
Subscribed and sworn to before me this 25th day of March, 1997.

_____
NOTARY PUBLIC Thomas I. Bottorff

My Commission Expires: March 2, 1998

02289728
IDENTIF. & REFERENCE

97 APR -2 AM 10:22
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

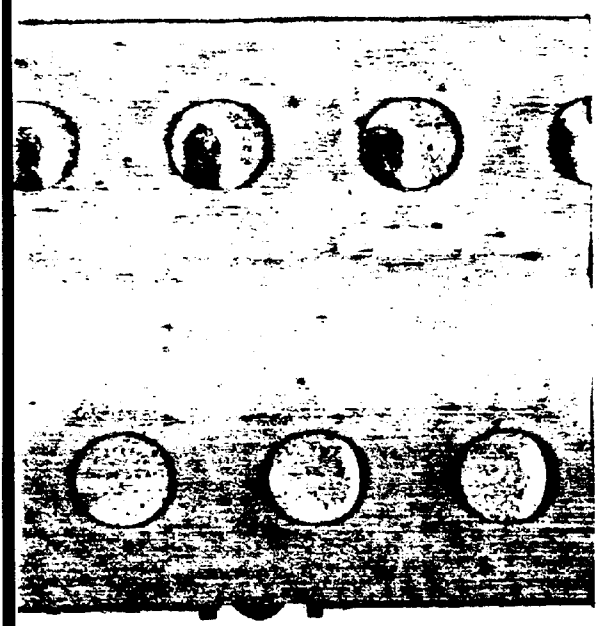
RECEIVED OF _____

FOR _____

BOOK 10400 PG 775

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



CAPT

168650.00

CON TX 624.01

PRFEE 1.00

WDEED 8.00

TOTAL 633.01

CHECK 633.01

04/02/97 01 10:25 0001 4141

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

02089728

IDENTIF. ↑ REFERENCE

97 APR -2 AM 10:22

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1134506