WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON BOOK 10535 PG 819
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 74,900.00

Steven A Hedges
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
18th DAY OF July 19 97

Carla Adams
Notary Public

MY COMMISSION EXPIRES: 4/23/00
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
EAST END TITLE & ESCROW, INC., 405 TWO MILE PIKE, SUITE C, GOODLETTSVILLE, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
STEVEN A. HEDGES (NAME)	COLUMBIA NATIONAL INCORPORATED (NAME)	MAP 86-12
501 ROCKWOOD DRIVE (ADDRESS)	P. O. BOX 3050 (ADDRESS)	PARCEL
HERMITAGE, TN 37076 (CITY) (STATE) (ZIP)	COLUMBIA, MARYLAND 21045-6050 (CITY) (STATE) (ZIP)	01.00

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, HJL, L.P.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO STEVEN A. HEDGES AND WIFE, KRYSTN T. HEDGES

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. 28 on the Plan of Hermitage Woods, Section 3, which is of record in Book 5050, page 110, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

Being a portion of the same property conveyed to HJL, L.P. by Deed of record in Book 9194, page 893, Register's Office for Davidson County, Tennessee.

MAIL ENV.

97 JUL 21 AM 9:34

RECEIVED
DAVIDSON COUNTY, TN.

0328143

IDENTIFICATION REFERENCE

unimproved ( )
This is improved (X) property, known as 501 ROCKWOOD DRIVE, HERMITAGE, TN 37076
(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 18th day of July 19 97

HJL, L.P.
By: Jane B. Eakes
JANE B. EAKES, GENERAL PARTNER

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

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

Commission expires _____

_____
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 DAVIDSON:

Personally appeared before me, JANE B. EAKES, PARTNER OF HJL,L.P., with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that JANE B. EAKES is a Partner of HJL,L.P. and is authorized by HJL,L.P. to execute this instrument.

Witness my hand and official seal this the 18th day of July, 1997.

My commission expires: 9/23/00

Carol Adams
NOTARY PUBLIC

9538 07/21 0101 03PHEEK 286.12

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

RECEIVED OF _____

FOR _____

BOOK 10535 PG 821

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED
CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE
MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 74900.00
CON TX 277.13
PRFEE 1.00
TDEED 8.00
ERR CO
TDEED 8.00-
WDEED 8.00
TOTAL 286.13
CHECK 286.13

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/21/97 01 07:34 0301 6538

0328143
IDENTIFICATION REFERENCE

97 JUL 21 AM 9:34

DAVIDSON COUNTY, TN

No. 1176237