Box 1

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON BOOK 10577 PG 449

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $123,874.45

Jeffery D. Foster
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20TH DAY OF SEPTEMBER, 1997.

David Holloway
Notary Public

MY COMMISSION EXPIRES: October 9, 1999.

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Guaranty Title and Escrow Co., 2711 Murfreesboro Road, Suite 200, Antioch, TN 37013

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Jeffery D. Foster	Columbia National, Incorporated	151-1-A71
(NAME)	(NAME)	
3412 Bridgeton Cove	P.O. Box 3050	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Columbia,Maryland 21045-6050	
(CITY) (STATE) (ZIP)	(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, **KEVIN RAY HARTMAN AND WIFE LISA HARTMAN** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **JEFFERY D. FOSTER AND WIFE HEATHER H. FOSTER** 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. 71 on the Plan of Chatham Pointe of record in Plat Book 6900, Pages 444 thru 447, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Kevin Ray Hartman and wife Lisa Hartman by deed of record in Book 9701, Page 583, Register's Office for Davidson County, Tennessee.

9416 08/21 0101 03CHECK 407.34

This conveyance is subject to any and all existing restrictions and easements of record.

This conveyance is subject to a certain Deed of Trust securing the payment of a promissory note to Columbia National, Inc. of record in Book 9962, Page602, said Register's Office with a present unpaid balance of approximately $120,574.45, which the Grantees herein hereby assume and agreeto pay. The escrow account in connection with said loan is hereby transferred to Grantee.

The grantee assumes the personal obligation of the grantor and/or original mortgagor under the terms of the Note and any instrument, regulations or laws creating the loan to indemnify the Department of Veterans Administration or Federal Housing Administration to the extent of any claim of payment arising from the guaranty or insurance of the indebtedness.

This is improved (X) property, known as 3412 Bridgeton Cove, 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 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.

0339958
IDENTIF. & REFERENCE

97 AUG 21 PM 2:31
FELIX Z. ... REGISTER
DAVIDSON COUNTY, TN.

Witness my/our hand(s) this 20th day of September, 1997.

Kevin Ray Hartman

Lisa Hartman

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, Lori Holloway, a Notary Public in and for said County and State, the within named Kevin Ray Hartman and wife Lisa Hartman, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

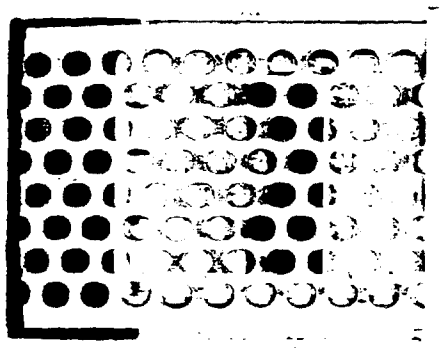
Witness my hand and official seal at Antioch , Tennessee this 20th day of August, 1997

Commission expires: October 9, 1999

Lori Holloway Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires Oct. 9, 1999



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

RECEIVED OF _____

FOR _____

BOOK 10577 PG 451

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

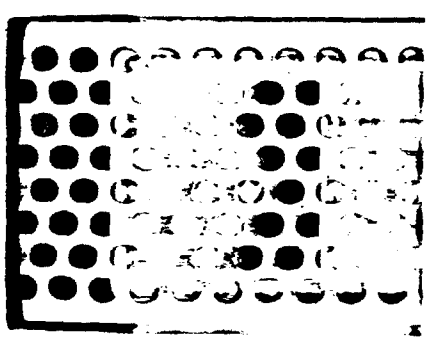
CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 123874.45
CON TX 458.34
PRFEE 1.00
MTGTX 8.00
TOTAL 467.34
CHECK 467.34
08/21/97 01 14:39 0001 9-16

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0339958
IDENTIF. & REFERENCE

97 AUG 21 PM 2:34
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1182943