FILE BOX 45

WARRANTY DEED

BOOK 10594 PG 442

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 114,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29 DAY OF August, 19 97

Notary Public

MY COMMISSION EXPIRES: 3/24/01
(AFFIX SEAL)

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON CO.

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
Roger D. Williams (NAME)	Columbia National, Incorporated (NAME)	MAP 148-5
316 Willard Drive (ADDRESS)	P.O. Box 3050 (ADDRESS)	PARCEL 116
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Columbia, MD 21045-6050 (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, Lynn J. Crader and wife, Beverly Crader

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Roger D. Williams and wife, Patricia E. Williams

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. 98, on the plan of Haywood Acres Subdivision, Section I, of record in Plat Book 2900, Page 17, 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 Lynn J. Crader and wife, Beverly Crader by deed from Ted Bowden and wife, Anita R. Bowden, of record in Book 4467, Page 670, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 2928, Page 103, Register's Office for said County.

0344625
IDENTIF. & REFERENCE

97 SEP -3 PM 4:23
REGISTER
DAVIDSON CO. TN.

4442 09/03 0101 03CHECK 432.65

This is improved (X) unimproved ( ) property, known as 316 Willard Drive, Nashville, TN 37211
(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 29th day of August 19 97

Lynn J. Crader

Beverly Crader

BOOK 10594 PG 443

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 Lynn J. Crader and wife, Beverly Crader

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 29th day of August 1997.

Commission expires 3/24/01

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON CO. TENNESSEE

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 _____.

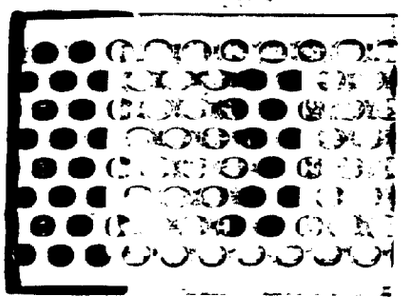
Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

Notary Public

OFFICIAL RECEIPT

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



RECEIVED OF _____

FOR _____

BOOK 10594 PG 444

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
114500.00
CON TX 423.65
PRFEE 1.00
WDEED 8.00
TOTAL 432.65
CHECK 432.65

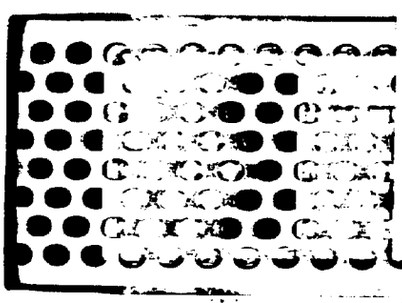
~~16 09/03/97 01 1624 0001 4442~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0344625
IDENTIF. & REFERENCE

97 SEP -3 PM 4:2[illegible]

FELIX Z. [illegible]
DAVIDSON COUNTY, TN



No. 1193922