This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
5110 Maryland Way, Suite 200
Brentwood, Tennessee 37027

Box 60

ADDRESS NEW OWNER:
Annette H. DeBerry
Richard D. DeBerry
509 Huntington Ridge Dr.
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

MAP **161-11**
GROUP **A**
PARCEL **133.00CO**

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

WARRANTY DEED

BOOK 10659 PG 178

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Westminster Homes, Inc.** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Annette H. Deberry and Richard D. DeBerry, both unmarried**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 132 of Huntington Ridge Townhouse of record in Plat Book 4675, page 9, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.
>
> Being the same property conveyed to Westminster Homes, Inc. by deed from Richter Dial Builders, Inc. of record in Book 10050, page 687, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 1998 and subsequent years.

This is improved property known as 509 Huntington Ridge Dr., Nashville, Tennessee 37211.

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, GRANTOR 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 warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors 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 the hand of a duly authorized officer this the 23rd day of October, 1997.

Westminster Homes, Inc.

BOOK 10659 PG 179

By: Robert A. Yeatman, Vice-President

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned authority of the State and County aforesaid, 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 **Vice-President** of **Westminster Homes, Inc.**, the within named bargainor, a corporation, and that he as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal this 23rd day of October, 1997.

Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 3/2/98

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $127,200.00.

AFFIANT

Subscribed and sworn to before me on this 23rd day of October, 1997.

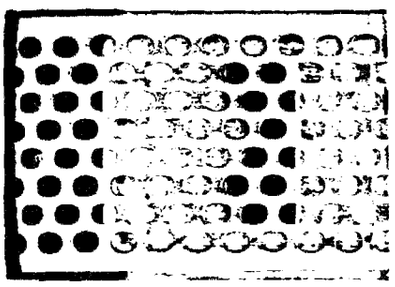
Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 3/2/98

4060 10/27 0101 03CHECK 479-64

97 OCT 27 PM 1:29

03629117



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

RECEIVED OF _____

FOR _____

BOOK 10659 PG 180

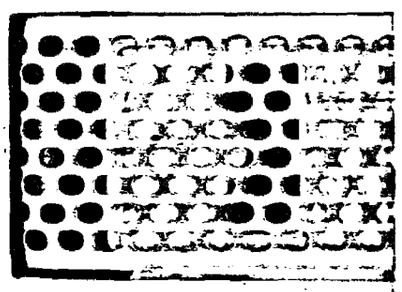
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	
	127200.00
CON TX	470.64
PRFEE	1.00
WDEED	8.00
TOTAL	479.64
CHECK	479.64

10/27/97 01 13:30 0001 4060

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0362917
IDENTIFICATION REFERENCE

97 OCT 27 PM 1:29

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1213305