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

BOOK 10659 PG 196

Box 60

ADDRESS NEW OWNER:
Melissa I. Bender
510 Huntington Ridge Drive
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

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

MAP **160-11**
GROUP **A**
PARCEL **133.00CO**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", 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 **Melissa I. Bender, unmarried**, hereinafter called the "GRANTEE", her 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. 133, of the Huntington Ridge Townhouse Subdivision, 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 a part of the same property conveyed to Westminster Homes, Inc. by deed from Richter Dial Builders, Inc. dated , 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 1997 and subsequent years.

This is improved property known as 510 Huntington Ridge Drive, 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 GRANTEE,her heirs and assigns, forever, and, GRANTOR does covenant with the said GRANTEE 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 GRANTEE, her 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 the 24th day of October, 1997.

Westminster Homes, Inc.

BOOK 10659 PG 197

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 24th 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 $131,105.00.

AFFIANT

Subscribed and sworn to before me on this 24th day of October, 1997.

Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 3/2/98

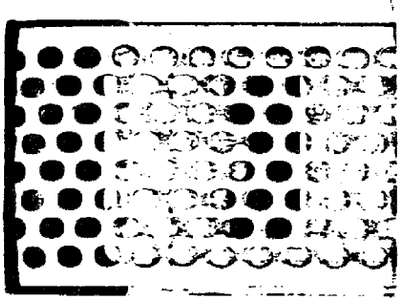
0362919

RECEIVED FOR REFERENCE

97 OCT 27 PM 1:30

REGISTER

4062 10/27 0101 CSCHECK 494.00



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

RECEIVED OF _____

FOR _____

BOOK 10659 PG 198

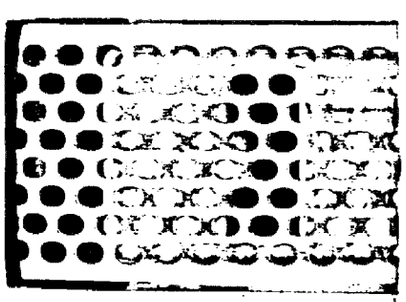
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
131105.00
CON TX 485.09
PRFEE 1.00
WDEED 8.00
TOTAL 494.09
CHECK 494.09

10/27/97 01 13:31 0001 4062

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0362919
IDENTIFICATION REFERENCE

97 OCT 27 PM 1:39

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

No. 1213307