Box 1

WARRANTY DEED

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO., TENN.

My Commission Expires Oct 9, 1999

STATE OF TENNESSEE
COUNTY OF DAVIDSON

10521 950

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $136,000.00

x _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2/27/98.

_____
Notary Public

MY COMMISSION EXPIRES: October 9, 1999.

(AFFIX SEAL)

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

ADDRESS NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
James M. Smith Jr.	Columbia National, Incorporated	150-4-151
(NAME) 3157 Smith Springs Road	(NAME) P.O. Box 3050	
(ADDRESS) Antioch, TN 37013	(ADDRESS) 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, **JULIAN MARSH** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **JAMES M. SMITH JR. AND WIFE MARILYN H. SMITH** 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. 649 on the Plan of Kensington of Priest Lake Phase 3, Revised of record in Plat Book 6900, Page 236, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Julian Marsh by deed of record in Book 9707, Page 1, Register's Office for Davidson County, Tennessee.

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

This is improved (X) property, known as 3157 Smith Springs Road, 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.

Witness my/our hand(s) this 27th day of February, 1998.

_____ _____
Julian Marsh

_____ _____

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 Julian Marsh, 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 27th day of February, 1998

Commission expires: October 9, 1999

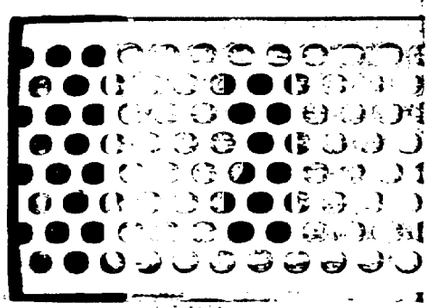
LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO., TENN.

My Commission Expires Oct 9, 1999

_____
Lori Holloway Notary Public

0407716
IDENTIF. ↑ REFERENCE
98 MAR -4 AM 10:51

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



RECEIVED OF _____

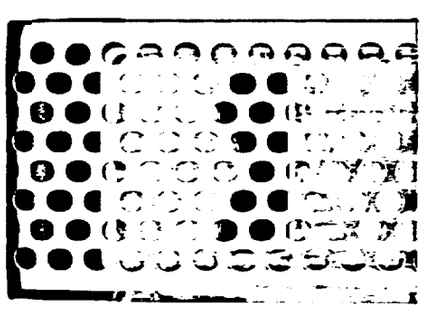
FOR _____

BK 10821 PG 981

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

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



04007716
IDENTIF. ↑ REFERENCE

98 MAR -4 AM 10:51

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 1261278