WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 135,000.00

William E Fowler Jr
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF July 19 98

Notary Public

MY COMMISSION EXPIRES: 6/12/2002
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, P.C., 121 First Ave. Suite 200, Franklin, Tennessee 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
William E. Fowler, Jr. (NAME)	Columbia National Incorporated (NAME)	MAP 162-16D
4725 Crystal Brook Drive (ADDRESS)	7142 Columbia Gateway Drive (ADDRESS)	PARCEL 58
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Columbia, MD 21046 (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, Betty Jo Fowler, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO William E. Fowler, Jr., unmarried

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. 12 on the Plan of Honey Brook, Phase III, as of record in Book 7900, page 242, and amended in Book 7900, pages 379 and 380, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Betty Jo Fowler, an unmarried person, by deed from Berry Construction Company, of record in Book 8832, page 493, Register's Office for Davidson County, Tennessee.

ENCUMBERED AS FOLLOWS:
Davidson County taxes for the year 1998 are a lien but not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with GRANTOR paying her prorata share thereof to GRANTEE who will be responsible for payment of said taxes when they become due and payable.
Map 162-16D, Parcel 58

All matters appearing on the Plan of record in Plat Book 7900, page 242 and as amended in Plat Book 7900, pages 379 and 380, Register's Office for Davidson County, Tennessee.

CONTINUED

unimproved ( )
This is improved (X) property, known as 4725 Crystal Brook Drive, Antioch, Tennessee 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 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 my hand this 31st day of July 19 98

Betty Jo Fowler
Betty Jo Fowler

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Betty Jo Fowler, unmarried

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Franklin, Tennessee, this 31st day of July, 19 98.

Commission expires 6/12/2002

Notary Public

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

LEGAL DESCRIPTION CONTINUATION

Declaration of Covenants, Conditions and Restrictions of record in Book 8289, page 145, Book 8298, page 198 and Book 8434, page 447, Register's Office for Davidson County, Tennessee.

Charter of Honey Brook Homeowners' Association, Inc. of record in Book 8298, page 200, Register's Office for Davidson County, Tennessee.

3440 08/06 0101 03CHECK 510.50

MAIL ENV.

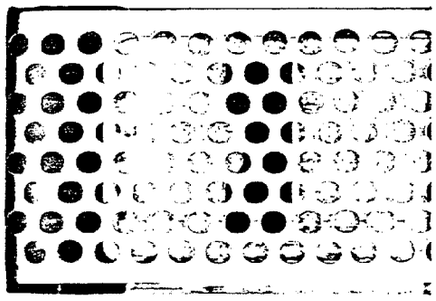
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

98 AUG -6 AM 9:53

IDENTIF. # REFERENCE

047722

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED



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

RECEIVED OF _____

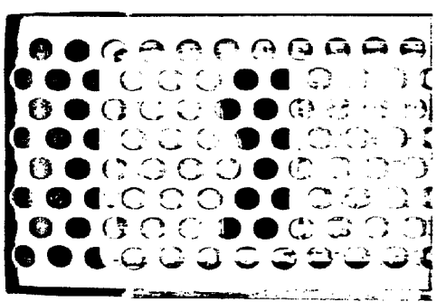
FOR _____

BOOK 11055 PAGE 146

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	
				135000.00
			CON TX	499.50
			PRFEE	1.00
			~~MHEED~~	~~8.00~~
			~~CFEE~~	~~2.00~~
			TOTAL	510.50
			CHECK	510.50
			08/06/98 01	09:54 0001 3440

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



04711722
IDENTIF. # REFERENCE

98 AUG -6 AM 9:53

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1329028