Box 52

BOOK 11275 PAGE 681

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 84,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF December 19 98

Notary Public

MY COMMISSION EXPIRES: 6/3/2001
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Lehman Land Title, Inc., 6 Cadillac Drive, Suite 190, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Clifford Steger (NAME)	Columbia National Incorporated (NAME)	163-11b-60co
115 Beech Forge Drive (ADDRESS)	P.O. Box 3050 (ADDRESS)	
Antioch, Tennessee 37013 (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, Lila M. Hyatt , unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Clifford Steger and wife, Brenda O. Steger

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. 60 on the Plan of Bell Forge Village Section IV, Second Revision, of record in Plat Book 6250, Page 201, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Lila M. Hyatt by deed from Linda M. White, unmarried, of record in Book 9598, page 773, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

98 DEC 31 AM 9:04
DAVIDSON COUNTY, TN.

IDENTIF. + REFERENCE

0531168

unimproved ( )
This is improved (X) property, known as 115 Beech Forge 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 30th day of December 19 98

Lila M. Hyatt by Karen Tracy Attorney in Fact

Lila M. Hyatt

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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 Lila M. Hyatt

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 Brentwood, Tennessee, this 30th day of December 19 98.

Commission expires _____

_____
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

State of Tennessee
County of Williamson

6840 12/31 0101 03DMSDK 323.65

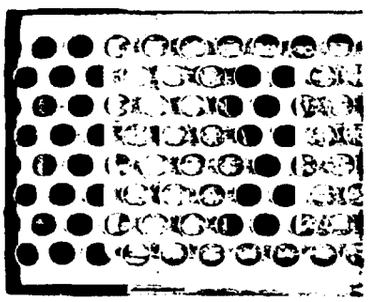
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Karen Trigg , to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Lila M. Hyatt and acknoeledged that she executed the same by Power of Attorney, as the free act and deed of said Lila M. Hyatt. Witness my official seal at Brentwood, TN, December 30, 1998.

My commission expires: 2/3/02

W. BRAD LEHMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Brad Lehman
Notary Public

OFFICIAL RECEIPT
BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

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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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

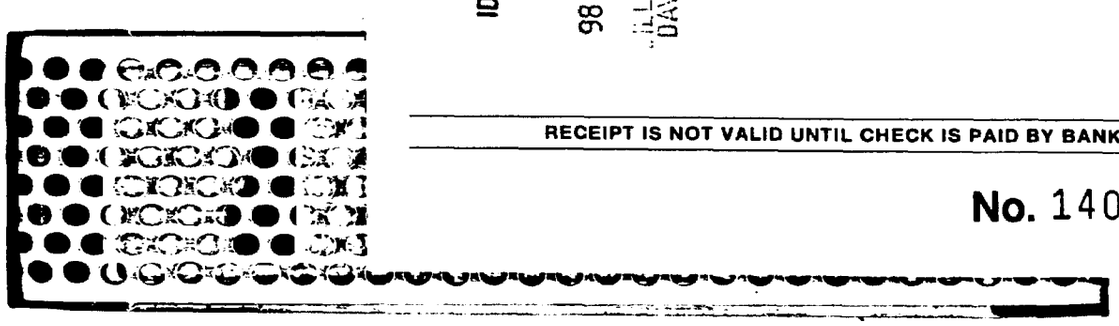
0531168
IDENTIF. & REFERENCE

98 DEC 31 AM 9:04

BILL GARRETT, REGISTER
DAVIDSON COUNTY, TN.

CHMT	94500.00
CON TA	312.65
PRFEE	1.00
MTGFEE	8.00
CFEE	2.00
TOTAL	323.65
CHECK	323.65

12/31/98 01 09:02 0001 6860



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1404167