WARRANTY DEED

JUDY S. WELLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires September 23, 2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSPER IS $ 114,000.00

Linda J. Rowe
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF May 19 99

Judy S. Wells
Notary Public

MY COMMISSION EXPIRES: 9/23/2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Linda J. Rowe (NAME)	Columbia National, Inc. (NAME)	149-05-A-204CO
204 Pepper Ridge Circle (ADDRESS)	P. O. Box 3050 (ADDRESS)	2DU 70844
Antioch, TN 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, Scott D. Hernandez, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Linda J. Rowe, 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:

A certain condominium apartment in Davidson County, TN, described as Unit 204 Pepper Ridge, a Condominium, a Horizontal Property Regime, located on Pepper Ridge Circle, Davidson County, TN, as shown on the plat of Unit 204 Pepper Ridge, Condominium apartments, recorded in Plat Book 7900, page 42, as corrected in Book 8163, page 839 said Register's Office, and described in a Master Deed recorded in Book 7466, page 248, as amended in Book 7779, page 48, Book 8026, page 588, Book 8672, page 17, and Book 8856, page 567, said Register's Office, to which reference is hereby made. The easements, restrictive convenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Unit 204 Pepper Ridge, Condominium Apartments contained in the Master Deed and By-Laws Appended thereto, recorded in Book 7466, page 307, Register's Office for Davidson County, TN, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Scott D. Hernandez, a single person, by deed from Eric M. Schwartz, unmarried, of record in Book 10094, page 530, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1999 have been prorated and payment thereof is expressly assumed by the herein Grantee;

CONTINUED

unimproved ( )
This is improved (X) property, known as 204 Pepper Ridge Circle, 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 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 27th day of May, 19 99

Scott D. Hernandez

Cathie Lynn Hernandez

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Scott D. Hernandez and wife, Cathie Lynn Hernandez

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that their executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 3rd day of May 19 99.

Commission expires 9/23/2000

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TEN.
My Commission Expires September 23, 2000

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

Master Deed of record in Book 7466, page 248, as amended in Book 7779, page 48, Book 8026, page 588, Book 8672, page 17, and Book 8856, page 867; By-Laws of record in Book 7466, page 307; Charter of record in Book 7497, page 462; Easements of record in Book 7505, page 804; Plan of record in Book 7900, page 42, as corrected in Book 8163, page 839; all in the Register's Office for Davidson County, Tennessee.

Cathie Lynn Hernandez joins in this conveyance for the purpose of conveying all right, title and interest she may have in and to the above described property as spouse of Scott D. Hernandez.

0593400
BEING FOR REFERENCE
99 JUN -1 AM 10:27
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.
2800 06/01 0101 03CHECK 432.80

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11502 PG. 56

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

0593400

IDENTIFICATION REFERENCE

99 JUN -1 AM 10:27

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	114000.00
CON TX	421.80
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	432.80
CHECK	432.80

06/01/99 01 10:30 0001 2890

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1467432