BOX 52

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 75,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF March 2000

Notary Public

MY COMMISSION EXPIRES: 11-29-2003
(AFFIX SEAL)

Instr:200004040033638 Page: 1 OF 3
REC'D FOR REC 04/04/2000 1:00:27PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $271.95

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
Joseph Garth Russell (NAME)	Columbia National, Incorporated (NAME)	161-1A-61
5312 Edmondson Pike, #5 (ADDRESS)	P.O. Box 3050 (ADDRESS)	
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Columbia, SC 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, James D. Kay, Jr. and Jon Scott Kay

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Joseph Garth Russell

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:

Being Unit No. 5312-#5 as shown on the Plat of Danbury of record in Book 6612, Page 122, Register's Office for Davidson County, Tennessee, together with Garage No. 11 as shown on said Plat, together with undivided interest in the common elements of the Danbury Homeowners' Association, all as described in Book 6612, Page 75, et seq., said Register's Office, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to James D. Kay, Jr. and John Scott Kay by deed from BVT Country Place, LTD., a Tennessee limited partnership, of record in Book 6796, page 214, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes for current year which have been prorated and assumed by Grantee; (2) All Rollback Taxes are the responsibility of the Grantor; (3) All restrictions of record; (4) All easements of record; (5) All visible easements; (6) All matters appearing on the plan of record; (7) All applicable governmental and zoning regulations.

Nancy C. Kay spouse of Jon Scott Kay joins in this conveyance to relinquish any marital rights in property which she may have by virtue of her marriage to Jon Scott Kay.

CONTINUED

unimproved ( )
This is improved (X) property, known as 5312 Edmondson Pike, Unit 5, Nashville, TN 37211
(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 our hand s this 31st day of March 2000

James D. Kay, Jr. by Jon S Kay his attorney in fact

Jon Scott Kay

Elaine M. Kay by Jon S Kay her attorney in fact

Nancy C. Kay by Jon S Kay her attorney in fact

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 Jon Scott Kay

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood Tennessee, this 31st day of March 2000

Commission expires 3/10/2003

Brenda R Lehman
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 _____ .

My commission expires _____

_____
Notary Public

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 Jon S. Kay, 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 Nancy C. Kay, James D. Kay, Jr. and Elaine M. Kay, and acknowledged that he/she executed the same by Power of Attorney, as the free act and deed of said Nancy C. Kay, James D. Kay, Jr. and Elaine M. Kay. WITNESS my hand and official seal at Brentwood, Tennessee, March 31, 2000.

Brenda R Lehman
Notary Public

My Commission Expires: 3/10/2003

LEGAL DESCRIPTION CONTINUATION

Elaine M. Kay spouse of James D. Kay, Jr. joins in this conveyance to relinquish any marital rights property which she may have by virtue of her marriage to Jon Scott Kay.

This instrument is executed on behalf of James D. Kay, Jr., Elaine M. Kay and Nancy C. Kay by Jon S. Kay as Attroney in Fact pursuant to a Power of Attorney being recorded concurrently herewith. The affidavit of said Attorney in Fact is attached as "Exhibit "A" to or on this instrument and incorporated herein by reference.

EXHIBIT "A"

ALIVE AND WELL AFFIDAVIT

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON) to wit:

This day appeared before me, the undersigned, a Notary Public in and for the jurisdiction aforesaid, **Jon S. Kay**, who made oath as follows:

1. That by appointments dated **March 22, 2000 and March 23, 2000** which are recorded in the Register's Office for Davidson County, Tennessee, **Jon S. Kay** was appointed as attorney-in-fact for **James D. Kay, Jr., Elaine M. Kay and Nancy C. Kay**, ("Principal") for the purposes set out therein.

2. That the said Principal is alive at the time of the execution of the Warranty Deed, Deed of Correction and/or Security Instrument in their behalf to which this affidavit is attached and any other loan documents, and further that he/she has not, or had not, at the time of doing any act pursuant to the power of attorney, received actual knowledge or actual notice of the revocation or termination of the powers of attorney, by death, disability or otherwise, or notice of any facts indicating the same.

Given under my hand this 31st day of March, 2000

Jon S Kay
Jon S. Kay

STATE OF TENNESSEE
WILLIAMSON COUNTY

I, the undersigned, a Notary Public in and for the jurisdiction aforesaid, in the State of Tennessee, do certify that **Jon S. Kay** whose name is signed to the foregoing writing bearing date of **March 31, 2000**, has acknowledged and sworn to the same before me in my jurisdiction aforesaid.

Given under my hand this **31st** day of **March , 2000**.

Brenda R Lehman
Notary Public

My Commission Expires: 3/10/2003

PREPARED BY:
LEHMAN LAND TITLE, INC.
6 CADILLAC DRIVE, STE 190
BRENTWOOD, TN 37027