WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 58,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF July, 2002

Notary Public

MY COMMISSION EXPIRES: 10-25-03
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY

AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
R. L. Roller (NAME)	Columbia National Incorporated (NAME)	MAP 051-15
420 Walton Lane Unit D-16 (ADDRESS)	P. O. Box 3050 (ADDRESS)	GROUP A
Madison, TN 37115 (CITY) (STATE) (ZIP)	Columbia, MD (CITY) (STATE) (ZIP)	PARCEL 016

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, Ralph Douglas Bain and wife, Patricia H. Bain

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO R. L. Roller

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 Number D16 as shown on the Plat of Quail Creek of record in Book 6328,pages 89-93, Register's Office for Davidson County, Tennessee, together with an undivided interest in the common elements of The Quail Creek Homeowners' Association, all as described in Book 6328, pag 44, et seq., Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

BEING the same property conveyed to Ralph Douglas Bain and wife, Patricia H. Bain by Warranty Deed from Mel Martinez, Secretary of Housing and Urban Development of record in Book by Instrument No. 20020416-0046963, Register's Office for Davidson County, TN.

This conveyance is subject to taxes for the year 2002, and subsequent years, easements and restrictive covenants of record.

Davidson County DEEDWARR
Recvd: 08/02/02 14:32 2pgs
Fees:13.00 Taxes:214.60

20020802-0092989

unimproved ( )
This is improved (X) property, known as 420 Walton Lane Unit D-16, Madison, TN 37115
(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 July, 2002

Ralph Douglas Bain

Ralph Douglas Bain

Patricia H. Bain

Patricia H. Bain

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 Ralph Douglas Bain and wife, Patricia H. Bain

the bargainor, 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 Goodlettsville, Tennessee, this 31st day of July, 2002.

Commission expires 10-25-03

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