Box 22

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FORM NO. WD-1

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $92,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 31st DAY OF December 19 91

J. PHILLIP JONES
Notary Public

MY COMMISSION EXPIRES: 11/25/95

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
I. DYKE TATUM, Attorney
Suite 200, Arena Place, 2001 Charlotte Avenue, Nashville, Tennessee 37203

ADDRESS NEW OWNER (S) AS FOLLOWS	Mortgagee:	MAP-PARCEL NUMBERS
John Lee Rutledge	ATLANTIC COAST MORTGAGE COMPANY	115-2-98
(NAME)	(NAME)	
723 Clematis Drive	12700 Fair Lakes Cr., Suite 400	08DZ-67955
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, TN 37205	Fairfax, VA 22033	
(CITY) (STATE) (P.O.ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN 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, Joedi J. Raff and Debra L. Smith, Both Unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John Lee Rutledge and wife, Dena M. Rutledge

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. 23, on the Plan of Crest Meade, Section III, of record in Book 2331, page 150, Register's Office for Davidson County, Tennessee.

SAID Lot No. 23 fronts 164.00 feet on the westerly margin of Clematis Drive and extends back 228.00 feet on the northerly line and 473.30 feet on the southerly line to a dead line in the rear, measuring 362.40 feet thereon.

BEING the same property conveyed to Joedi J. Raff and Debra L. Smith, by deed from Michael Haberman, Executor of the Estate of David Martin Haberman, deceased, of record in Book 8442, page 540, Register's Office for Davidson County, Tennessee.

Said property is conveyed subject to such limitations, restrictions, and encumbrances as may affect the premises.

SOURCE OF DESCRIPTION: Survey dated December 20, 1991, made by:
JOHN B. KOHL, III, License No. 100
400 Seventh Avenue, South
Nashville, TN 37203

unimproved ( )
This is improved (XX) property, know as 723 Clematis Drive, Nashville, TN 37205
(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 convenant 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 ~~their~~ hand s this 31st day of December, 19 91

Joedi J. Raff

Debra L. Smith

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Joedi J. Raff and Debra L. Smith

the bargainor__S__, with whom I am personally acquainted, * and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 31st day of December, 19 91

Commission expires November 25, 1995

Notary Public

* or proved to me on the basis of satisfactory evidence.

STATE OF TENNESSEE
Davidson County

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 (his oath) (their several oaths) acknowledged (himself) (themselves) to be the _____ and _____ respectively of the _____ the within named bargainor, a corporation, and that (he) (they) as such _____ and _____, being authorized so to do, executed 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 _____

* or proved to be on the basis of satisfactory evidence.

Notary Public

WARRANTY DEED

FROM
Joedi J. Raff and Debra L. Smith, Both Unmarried

TO
John Lee Rutledge and wife, Dena M. Rutledge

I. DYKE TATUM, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203

74957

IDENTIFICATION REFERENCE

JAN 7 1 52 PM '92

4901 01/07 0101 03CHECK 347.40

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

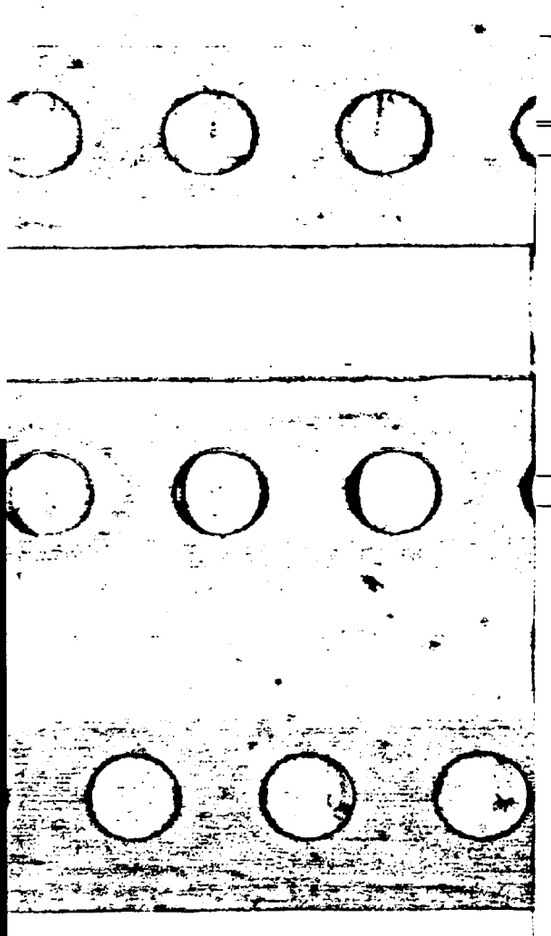
NASHVILLE, TENNESSEE



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		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 92000.00
CON TX 340.40
PRFEE 1.00
WDEED 6.00
TOTAL 347.40
CHECK 347.40

01/07/92 01 13:53 0001 4901

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.4.9.5.7.

IDENTIFICATION REFERENCE

JAN 7 1 52 PM '92

FELIX Z. WILSON, II

No. 491334