Box 8

PREPARED BY (AND RETURN TO):
WILKINS & IVEY, Attorneys
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746

W & I Ref: (ljh) (Title No: 35377)
Dav. Co. File: Box 8

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is: $ 168500.00

Affiant

Sworn and subscribed before me this 14th day of July, 1994.

Notary Public

My Comm. Expires:

CHRISTY W. WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires 9/16/95

ADDRESS NEW OWNER:	RESPONSIBLE FOR PAYMENT OF TAXES:	MAP-PARCEL NUMBERS
Scott E. Ruder Leslie M. Ruder 4313 Dale Avenue Nashville, TN 37204	PHH US Mortgage Corp. 6000 Atrium Way Mt. Laurel, NJ 08054	131-08-097

BOOK 9409 PAGE 680

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Mary Louise McDonald, a single person,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Scott E. Ruder and spouse, Leslie M. Ruder,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 39 on the plan of Glendale Park, Section One, of record in Book 1130, page 45, Register's Office for said County.

SAID Lot No. 39 fronts 100.0 feet on the westerly margin of Dale Avenue and extends back 300.0 feet on the northerly line and 306.0 feet on the southerly line to a dead line in the rear, measuring 98.0 feet thereon.

BEING the same property conveyed to Aries F. McDonald and wife,, Mary L. McDonald by deed from J. Douglas Wright and wife, Willimae Wright of record in Book 1509, page 87, said Register's Office. Aries F. McDonald has since died leaving Mary L. McDonald as the surviving tenant by the entirety.

Description Reference: The description is the saune as that used in the last deed prior to this transaction..

This conveyance is subject to any and all matters shown on the herein referenced Plan of record in said Register's Office.

71935

IDENTIFICATION REFERENCE

94 JUL 18 AM 11:39

REGISTER DAVIDSON COUNTY, TN

7876 07/18 0101 03CHECK 632.45

This is improved property, known as: 4313 Dale Avenue, Nashville, TN 37204

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 14th day of July, 1994.

Mary Louise McDonald

Mary Louise McDonald

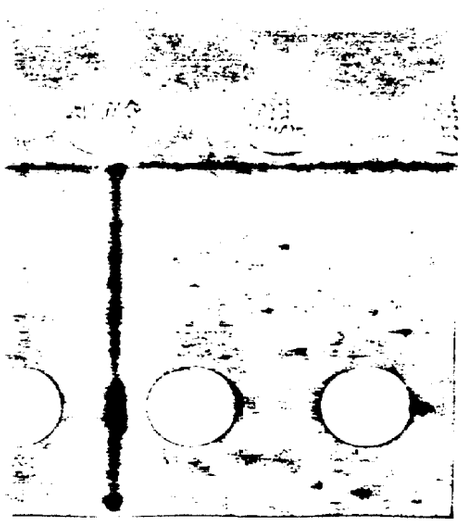
State of Tennessee
County of Davidson

On this 14th day of July, 1994, before me the undersigned authority, personally appeared **Mary Louise McDonald,** to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires:

Notary Public

CHRISTY W. WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires 9/16/95



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

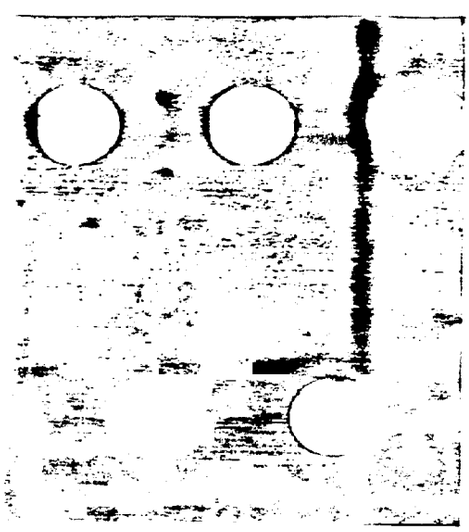
RECEIVED OF _____

FOR _____

BOOK 9409 PAGE 681

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	168500.00
CON TX	623.45
PRFEE	1.00
WDEED	8.00
TOTAL	632.45
CHECK	632.45

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 0001 7876

71935
IDENTIF. & REFERENCE

94 JUL 18 AM 11:30
REGISTER
DAVIDSON COUNTY, TN.

No. 814469