This Instrument Prepared By:

Bottorff & Kavin
5110 Maryland Way, Suite 200
Brentwood, TN 37027

Box 60

WARRANTY DEED

BOOK 9832 PG 663

ADDRESS NEW OWNER:
Haskell B. Ruff and Lynne D. Ruff
1433 Cedarway Lane
Nashville, Tennessee 37211

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Trans Financial Mortgage Company
315 North Atlantic Street
Tullahoma, TN 37388

MAP AND PARCEL:
MAP 172-3
GROUP A
PARCEL 9.00

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, Richter Dial Builders, Inc., hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Haskell B. Ruff and wife, Lynne D. Ruff, 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. 9 on the Plan of the Woodlands, Phase I, Section I, of record in Book 6900, pages 498 & 499, Register's Office, Davidson, County, Tennessee.
>
> Being the same property conveyed to Richter Dial Builders, Inc. by deed from MeritBanc Development Corporation of record in Book 8671, page 388, Register's Office for Davidson County, Tennessee.

This is improved property known as 1433 Cedarway Lane, Nashville, TN 37211.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Haskell B. Ruff and wife, Lynne D. Ruff, their heirs and assigns, forever; and Richter Dial Builders, Inc., does covenant with the said Grantees that it is lawfully seized 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; and Grantor does further covenant and bind itself, its successors, assigns 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand this the 16th day of October, 1995.

BOOK 9832 PG 664

Richter Dial Builders, Inc.
By: John L. Dial

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned Notary Public in and for said County and State, personally appeared John L. Dial , with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the President (or other officer authorized to execute the instrument) of the Richter Dial Builders, Inc. , the within named bargainor, a corporation, and that he as such President , executed the within Warranty Deed for the purposes stated therein by signing the name of the corporation by himself as such .

Witness my hand and official seal at Brentwood, Tennessee, this the 16th day of October, 1995.

NOTARY PUBLIC Robert M. Loffi

My Commission Expires: November 20, 1996

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $ 223,642.00.

AFFIANT

Subscribed and sworn to before me
this 16th day of October, 1995.

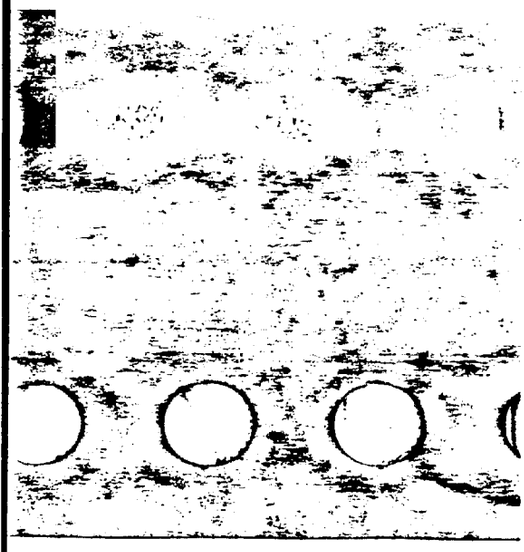
NOTARY PUBLIC Robert M. Loffi
My Commission Expires: November 20, 1996

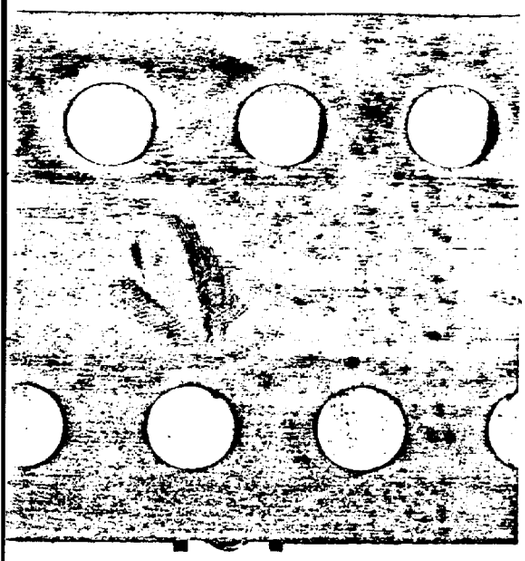
0113905

IDENTIFICATION/REFERENCE

RECORDED
OCT 19 PM 1:45
DAVIDSON COUNTY, TN.

3595 10/19 2101 03CHECK 836.32





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

RECEIVED OF _____

FOR _____

BOOK 9832 PG 665

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
			CANT	
				223642.00
			CON TX	827.32
			PRFEE	1.00
			WDEED	8.00
			TOTAL	836.32
			CHECK	836.32
10/19/95		01	13:50 0001	8606

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0113905
IDENTIF. & REFERENCE

95 OCT 19 PM 1:46
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 967318