This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
JAMES T. OGLESBY, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:

National City Mortgage Company
3975 Fair Ridge Drive #225
Fairfax, VA 22033

NAME OF MORTGAGEE:

National City Mortgage Company
3975 Fair Ridge Drive #225
Fairfax, VA 22033

ADDRESS NEW OWNERS:

Scott E. Ruder
3 Middleton Park Lane
Nashville, Tennessee

MAP_____, GROUP_____, PARCEL_____
157-08-0-A-002.00CO

1421 09/27 0101 03CHECK 2338.30

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF SIX HUNDRED TWENTY NINE THOUSAND & NO/100 ($629,000.00) DOLLARS, cash in hand paid, the receipt of which is hereby acknowledged, Southern Homes, Inc. has this day bargained and sold and does hereby transfer and convey unto Scott E. Ruder and wife, Leslie M. Ruder, his/her/their/its heirs, successors or assigns, the following described property:

A certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to-wit:

Lot 2 of Middleton, a Residential Planned Unit Development, 3rd Revision recorded on May 16, 1989, of record Book 6900, page 900, Register's Office for Davidson County, Tennessee; superseding Middleton, a Residential Planned Unit Development, 2nd Revision recorded on March 29, 1987, of record in Book 6900, page 257, Register's Office for said County.

Being the same property conveyed to SOUTHERN HOMES, INC., from JULIA ANN ISON, AS TRUSTEE FOR JENNIFER ISON, UNDER IRREVOCABLE TRUST AGREEMENT, duly recorded in the official records of the Registers office of Davidson County, Tennessee in Book 10982, Page 494.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Scott E. Ruder and wife, Leslie M. Ruder, his/her/their/its heirs, successors or assigns, forever.

AND GRANTOR COVENANTS with the said Scott E. Ruder and wife, Leslie M. Ruder, that it is lawfully seized and possessed of said land, in fee simple, has a good right to convey it, and that it is unencumbered, except as follows:

1. 1999 Metropolitan Davidson County Taxes constitute a lien but not yet due and payable. Said taxes have been prorated as of the date of this instrument with grantor paying said prorata part thereof to grantees who will be responsible for the payment of said taxes when they become due and payable.
   Map 157-08-0-A-002.00CO.

2. Matters appearing on the Plan of record in Plat Book 6900, page 900, Register's Office of Davidson County, Tennessee.

3. Storm Water Detention Agreement of record in Book 6505, page 881, said Register's Office.

4. Metropolitan Government for water and sewer purposes in deeds of conveyance of record in Book 8377, pages 774, 812 and 816, said Register's Office.

5. Declaration of covenants, conditions, and restrictions of record in Book 6522, page 212, first amendment in Book 7119, page 345 and second amendment in Book 9816, page 844, third amendment in Book 10714, page 744, said Register's Office.

AND GRANTOR FURTHER COVENANTS and binds itself, his/her/their/its successors and representatives, to warrant and forever defend the title to said property, to the said Scott E. Ruder and wife, Leslie M. Ruder, his/her/their/its heirs, successors or assigns, against the lawful claims of all persons whomsoever.

Witness my signature on this the 10th day of August, 1999.

Southern Homes, Inc.

By: _____

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Thomas V Robinson with whom I am personally acquainted (or proved to ~~me~~ on the basis of satisfactory evidence) and who upon oath, acknowledged himself President of Southern Homes, Inc. the within named bargainor, a corporation, and that Thomas V. Robinson, as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation himself as President of said corporation.

Witness my hand and official seal at Franklin, TN, on this the 10th day of August, 1999.

(SEAL)

_____, Notary Public

My Commission Expires:
6-19-00

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $629,000.00.

_____

Sworn to and subscribed before me, on this the 10th day of August, 1999.

(SEAL)

_____, Notary Public

My Commission Expires:
6-19-00

STATE OF TENNESSEE
WILLIAMSON COUNTY
AUG 27 12:32
RECEIPT # 062958

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

0629258

IDENTIFICATION REFERENCE

99 AUG 27 AM 9:32

BOOK 11637 PAGE 419

CAMT
639000.00
CON TX 2327.30
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 2338.30
CHECK 2338.30

08/27/99 01 09:31 0001 1421

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1509497