Instr:200006200061099 Page: 1 OF 2
REC'D FOR REC 06/20/2000 9:03:24AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $477.30

|STATE OF TENNESSEE
|COUNTY OF Davidson
|THE ACTUAL CONSIDERATION OR VALUE,
|WHICHEVER IS GREATER, FOR THIS TRANSFER IS
|$129,000.00

|Affiant
|SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
|15th DAY OF June, 2000.

|NOTARY PUBLIC:
|MY COMMISSION EXPIRES: 1-26-2003
| (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Joe Ruegge 314 Shepherd Hills Drive Madison, TN 37115	Cendant Mortgage P.O. Box 5455 Mount Laurel, NJ 08054	Map 34-07 Parcel 11

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,

Ralph L. Williams and Jackie B. Williams, both unmarried

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Joe Ruegge, married

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. 83 ON THE PLAN OF SHEPHERD HILLS, SECTION NO. 2, OF RECORD IN BOOK 2900, PAGE 12, SAID REGISTER'S OFFICE.

SAID LOT NO. 83 FRONTS 120 FEET ON THE SOUTHWESTERLY MARGIN OF SHEPHERD HILLS DRIVE AND EXTENDS BACK BETWEEN PARALLEL LINES 365 FEET OT A DEAD LINE IN THE REAR, MEASURING 120 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO RALPH L. WILLIAMS, HUSBAND, AND JACKIE B. WILLIAMS, WIFE, BY DEED FROM GEORGE FRANKLIN TAYLOR, HUSBAND, AND LANA JANE TAYLOR, WIFE, DATED APRIL 23, 1985, AND OF RECORD IN BOOK 6539, PAGE 308, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This conveyance is made subject to the following:

1) 2000 taxes and subsequent years.
2) Property is subject to all matters affecting said premises as contained in Plat Book 2900, Page 12, Register's Office for Davidson County, Tennessee.
3) Property is subject to Restrictive Covenants contained in Book 2452, Page 41, and Book 3035, Page 3, said Register's Office.
4) Any and all restrictions, conditions, and easements of record.

This is improved property known as: 314 Shepherd Hills Drive, 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 15th day of June, 2000.

Ralph L. Williams

Jackie B. Williams

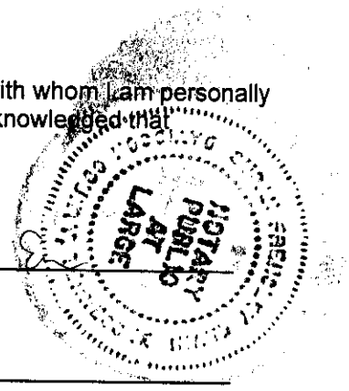
STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Ralph L. Williams and Jackie B. Williams, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 15th day of June, 2000.

NOTARY PUBLIC

My Commission Expires: 1-26-2002



PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076