Box 44

THIS INSTRUMENT PREPARED BY:
George V. Crawford, Jr.
GULLETT, SANFORD, ROBINSON & MARTIN, PLLC
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P. O. Box 198888
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Davidson County DEEDWARR
Recvd: 07/23/01 10:37 2pgs
Fees:13.00 Taxes:562.40
20010723-0077666

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $152,000.00.

Pamela J. Rugaard
Affiant

Subscribed and sworn to before me, this 20th day of July, 2001.

Notary Public

My Commission Expires: 4/25/2004

Address New Owner As Follows:
Vance D. Rugaard and
Pamela J. Rugaard
931 Beech Bend Drive
Nashville, TN 37221

Send Tax Bills To:
Countrywide Home Loans
718 Thompson Lane, #104
Nashville, TN 37204

Map-Parcel Number:
156-2-208

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **WILLIAM C. ROBERTS AND WIFE, SHANNON L. ROBERTS,** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **VANCE D. RUGAARD AND WIFE, PAMELA J. RUGAARD,** hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 760 on the Plan of Harpeth Woods, Section Four, as of record in Book 5200, page 560, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to William C. Roberts and wife, Shannon L. Roberts by deed from Elizabeth Graham Rowland (formerly being Elizabeth Rowland Field), an unmarried woman, of record in Book 10449, page 261, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. 2001 Metro taxes, a lien, but not yet due and payable, which have been prorated and assumed by Grantees. By acceptance of delivery of this instrument, Grantees assume and agree to pay such taxes as and when such become payable and to indemnify and hold harmless Grantors from liability and loss therefrom.

2. All matters as shown on the Plan of record in Book 5200, page 560, Register's Office for Davidson County, Tennessee.

3. Restrictive covenants recorded in Book 6097, Page 560, Register's Office for Davidson County, Tennessee.

This is improved property known as 931 Beech Bend Drive, Nashville, TN 37221.

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 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 further covenant and bind ourselves, our heirs and assigns, 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 person whomsoever.

WITNESS our hands this 20th day of July, 2001.

William C. Roberts

Shannon L. Roberts

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **WILLIAM C. ROBERTS AND SHANNON L. ROBERTS**, the within named bargainor, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 20th day of July, 2001.

Notary Public

My Commission Expires: October 25, 2003

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