Exh 23

BOOK 9026 PAGE 236

Two Lots
Woodland Hills, Vista #75540
Davidson County, Tennessee
Fox Ridge Homes, Inc.
_____, 1993
Swap #5

This instrument was prepared by:

Barbara F. Nye, Esq.
Lomas Financial Group
1600 Viceroy Drive, Fourth Floor
Dallas, Texas 75235

STATE OF TEXAS

COUNTY OF DALLAS

The actual consideration or value, whichever is greater, for this transfer is Thirty-Two Thousand Five Hundred and No/100 Dollars ($32,500.00).

Affiant

SUBSCRIBED AND SWORN TO before me, this the 15th day of July, 1993.

SEAL

JENNIFER HICKS
MY COMMISSION EXPIRES
January 28, 1997

Jennifer Hicks
Notary Public, State of Texas

Address New Owner(s)
Send Tax Bills to
as follows:

FOX RIDGE HOMES, INC.
5115 Maryland Way
Brentwood, Tennessee 37027
Attention: Alphonse Davis

Map-Parcel Numbers
Part of 134-63

Field Book Numbers

Two Lots
Woodland Hills, Vista #75540
Davidson County, Tennessee
Fox Ridge Homes, Inc.
_____, 1993
Swap #5

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Thirty-Two Thousand Five Hundred and no/100 Dollars ($32,500) the receipt and sufficiency of which are hereby acknowledged, VISTA MORTGAGE & REALTY, INC. ("Grantor"), a Delaware corporation having a mailing address of 5950 Berkshire, Suite 400, Dallas, Texas 75225, has BARGAINED and SOLD, and by these presents does TRANSFER and CONVEY unto the said FOX RIDGE HOMES, INC. ("Grantee"), a Tennessee corporation having an address of 5115 Maryland Way, Brentwood, Tennessee 37027, its successors and assigns, that these certain Lots ("Property") in Davidson County, State of Tennessee, being more particularly described on Annex "A" attached hereto and incorporated herein by reference.

Being a portion of the same property conveyed to Vista Mortgage & Realty, Inc., by deed from William Ernest Jones and Steven Michael Jones, as Co-Executors of the Estate of James Frank Jones, III and William Ernest Jones, individually and Steven Michael Jones, individually, of record in Book 7008, Page 805, Register's Office for Davidson County, Tennessee.

This conveyance is expressly made subject to the matters more particularly described on Annex "B" attached hereto and incorporated herein by reference.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, its successors and assigns, forever.

And Grantor does covenant with the said Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, has good right to convey it, and the same is unencumbered except as to those matters set forth above to which this conveyance is expressly made subject.

And Grantor does further covenant and bind Grantor, its successors and assigns, to warrant and forever defend the title to the Property to said Grantee, its successors and assigns, against the lawful claims of all persons whosoever lawfully claiming or to claim the Property or any part thereof, by, through, or under the Grantor, but not otherwise, except as to those matters set forth on Annex "B" hereto to which this conveyance is expressly made subject.

WITNESS ITS HAND this 9th day of July, 1993.

VISTA MORTGAGE & REALTY, INC.
a Delaware corporation

By: _____
Name: F. Charles Emery
Title: Executive Vice President

STATE OF TEXAS

COUNTY OF DALLAS

BEFORE ME, a Notary Public in and for said County, duly commissioned and qualified, personally appeared F. Charles Emery, 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 Executive Vice President of Vista Mortgage & Realty, Inc., a Delaware corporation, the within named bargainor, and that he as such _____ being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such _____.

WITNESS MY HAND AND SEAL OF OFFICE this 13th day of July, 1993.

Jennifer Hicks
Notary Public, State of Texas

[SEAL] JENNIFER HICKS
MY COMMISSION EXPIRES
January 28, 1997

Annex "A"
To Special Warranty Deed

PROPERTY DESCRIPTION

Land in Davidson County, Tennessee, being Lot Nos. 119 and 120 on the Plan of Woodland Hills, Phase Two, Section One, of record in Book 7900, Page 408, said Register's Office, to which plan reference is hereby made for a more complete description.

Annex "B"
To Special Warranty Deed

PERMITTED ENCUMBRANCES

(1) General or special taxes and assessments required to be paid in the year 1993 and subsequent years.

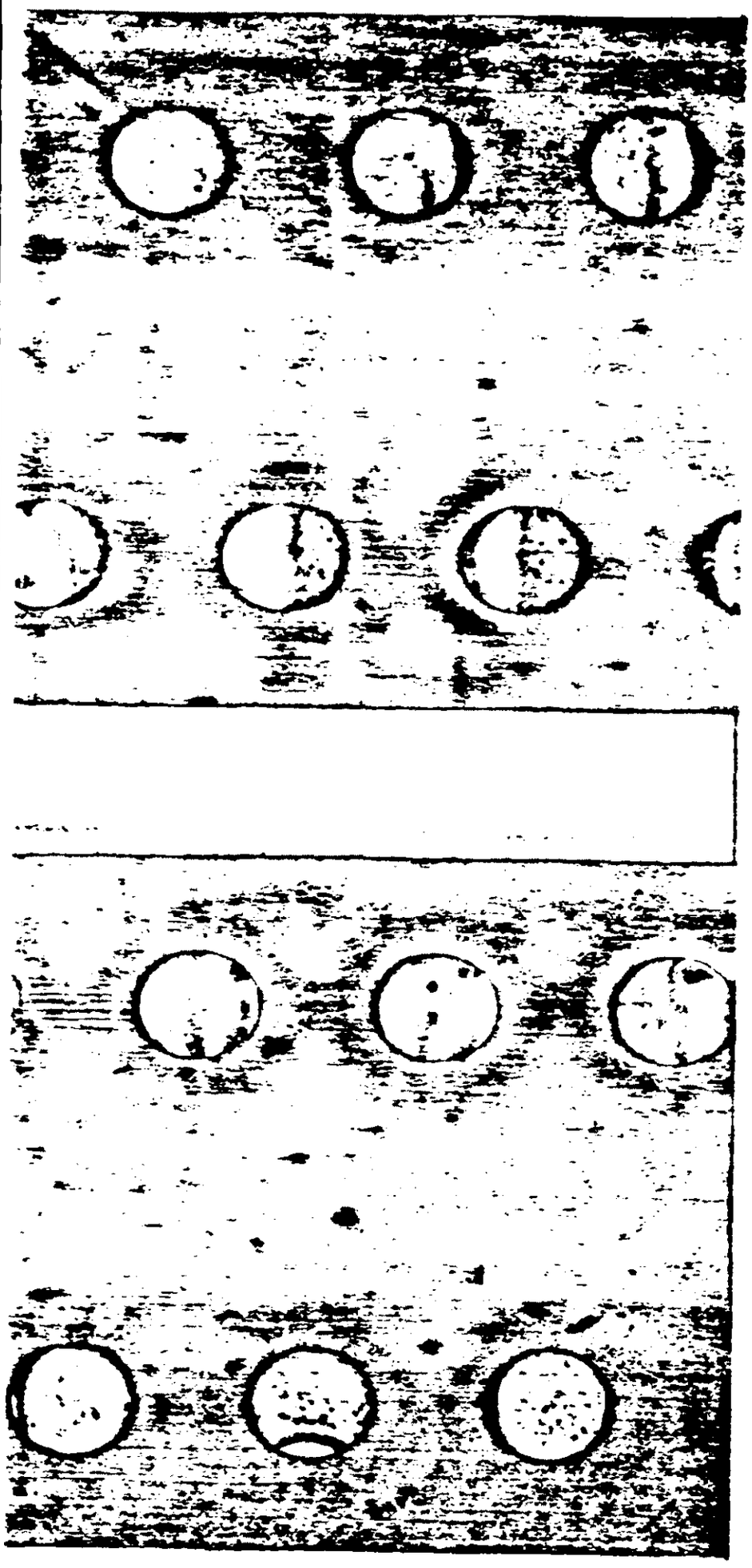
(2) Storm Water Detention Agreement of record in Book 7262, Page 388, Register's Office for Davidson County, Tennessee

(3) Storm Water Detention Agreement of record in Book 8337, Page 556, said Register's Office.

(4) Declaration of Covenants, Conditions and Restrictions of record in Book 7632, Page 947, Register's Office for Davidson County, Tennessee.

(5) All matters shown on the Plan of record in Book 7900, Page 408, Register's Office for Davidson County, Tennessee.

45159
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8431 07/27 0101 03CHECK 141.25



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9026 PAGE 241

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
			CHNT	~~32500.00~~
			CON TX	120.25
			PRFEE	1.00
			WDEED	20.00
			TOTAL	141.25
			CHECK	141.25

07/27/93 01 13:39 0001 8431

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

45169
93 JUL 27 PM 1:39
RECEIVED & RECORDED

No. 678780