WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 159,540.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF October 19 97

Notary Public

MY COMMISSION EXPIRES: 1/30/97
(AFFIX SEAL)

mail

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, P.C., 121 First Ave. Suite 200, Franklin, Tennessee 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Wilford R. Bruce (NAME)	NVR Mortgage Finance, Inc. (NAME)	MAP 136-9
2424 Bayview Drive (ADDRESS)	100 Ryan Court, P.O. Box 999 (ADDRESS)	PARCEL 43
Nashville, TN 37217 (CITY) (STATE) (ZIP)	Pittsburgh, PA 15230 (CITY) (STATE) (ZIP)	

FOR AND 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, NVR Homes, Inc. t/a Ryan Homes, a Virginia corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Wilford R. Bruce and wife, Brenda K. Bruce

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. 17 on the plan of Bayview Section One, as of record in Book 9700, page 330, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description thereof.

Being part of the same property conveyed to NVR Homes, Inc. t/a Ryan Homes, a Virginia corporation by deed from Bayview Venture, a Tennessee joint venture by instrument of record in Book 10469, page 23, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO:
Taxes for the year 1997 and subsequent years, a lien, but not yet due and payable.

Restrictive covenants contained in an instrument of record in Book 10323, page 55, Register's Office for Davidson County, TN.

Plan of record in Book 9700, page 330, said Register's Office, shows an Owner's Certificate, certain notes, easements and setback lines.

Landscape Agreement as set out in Book 10339, page 298, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 2424 Bayview Drive, Nashville, TN 37217
(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 my hand this 8th day of October 19 97

NVR Homes, Inc. t/a Ryan Homes, a Virginia corporation

By:
John K. Adams, Vice President

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

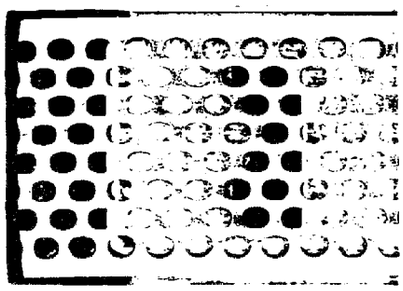
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared John K. Adams and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Vice President and _____ respectively of the NVR Homes, Inc. t/a Ryan Homes the within named bargainor, and corporation, and that he as such Vice President and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said John K. Adams as such Vice President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Franklin, Tennessee on this the 8th day of October 19 97 .

My commission expires 11/3/97

_____
Notary Public

0358406
IDENTIFICATION REFERENCE
97 OCT 13 P1:12:42
WILLIAMSON COUNTY, TN.
MAIL ENV.
9215 10/13 0101 03CHECK 559.50



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

RECEIVED OF _____

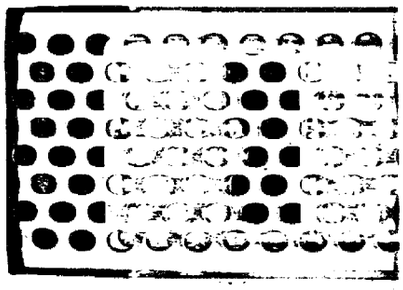
FOR _____

BOOK 10643 PG 713

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
			CAHT 159540.00	
			CON TX 590.30	
			PRFEE 1.00	
			WDEED 8.00	
			TOTAL 599.30	
			CHECK 599.30	
10/13/97	01		12:40 0001 9215	

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0358406
IDENTIF. # REFERENCE

97 OCT 13 P 12:42
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1208530