BOOK 10798 PG 20

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS 190,970.00

Judith V. McCaskill
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13 DAY OF February 19 98

Notary public

My Commission Expires: 9/18/2000
(AFFIX SEAL)

Mail

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 210, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
JUDITH V. MCCASKILL 5132 Bay Overlook Drive Hermitage TN 37076	PNC Mortgage Corp. of America 75 North Fairway Dr. Vernon Hills, IL. 60061	97-16-A-40

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, We, **Fox Ridge Homes, Inc.**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Judith V. McCaskill**, hereinafter called Grantee, their heirs and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit .

LEGAL DESCRIPTION*

BEING PART OF THE SAME PROPERTY CONVEYED TO NVR FOX RIDGE, INC. BY SPECIAL WARRANTY DEED OF RECORD IN BOOK 10666, PAGE 317, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. THE SAID NVR FOX RIDGE, INC. N/K/A FOX RIDGE HOMES, INC.

This conveyance is made subject to:

RESTRICTIVE COVENANTS CONTAINED IN AN INSTRUMENT OF RECORD IN BOOK 9564, PAGE 693, BOOK 9754, PAGE 35, BOOK 9977, PAGE 359 AND BOOK 1033, PAGE 219, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

PLAN OF RECORD IN BOOK 9700, PAGE 352, SAID REGISTER'S OFFICE, SHOWS THE FOLLOWING:
1. OWNER'S CERTIFICATE
2. SETBACK LINES

RIGHTS OF OTHERS IN AND TO THE COMMON AREAS/ELEMENTS.

SPECIAL ASSESSMENTS AS CONTAINED IN THE RESTRICTIVE COVENANTS.

All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

unimproved: ( )
This is improved: (X) property, known as 5132 BAY OVERLOOK DRIVE HERMITAGE, TN 37076

*Being Lot No. 36 on the Plan of First Revision of The Peninsula, Phase Two, A Planned Residential Development, of record in Plat Book 9700, page 352, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest

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 person 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 HANDS this 13th day of February, 19 98

Fox Ridge Homes, Inc.

By: Alphonse H. Davis
Alphonse H. Davis, CEO

Attest: Deborah P. Buford
Deborah P. Buford, Vice-President

STATE OF TENNESSEE

COUNTY OF Williamson

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge Homes, Inc. the within named bargainor, and corporation, and that they as such CEO and Vice-President being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Alphonse H. Davis as such CEO, and attesting the same by the said Deborah P. Buford as such Vice-President.

Witness my hand and official seal at office at Franklin, Tennessee on this the 13th day of February 19 98.

My commission expires 9-11-2001

Notary Public

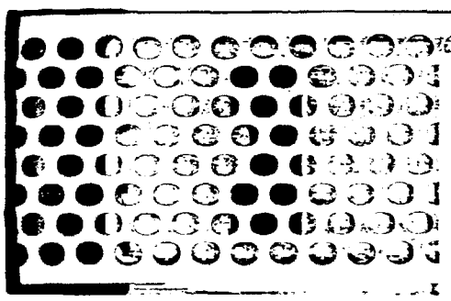
0401779

IDENTIFICATION REFERENCE

98 FEB 18 AM 10:50

WILLIAMSON COUNTY, TN

4581 02/18 0101 03CHECK 715.59



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

RECEIVED OF _____

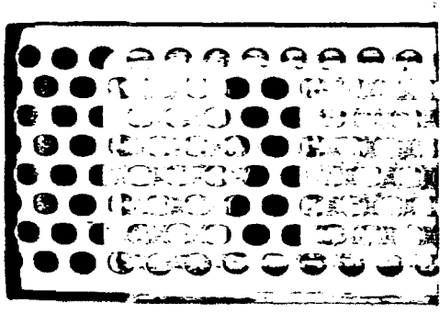
FOR _____ PAN 10798 PG 22

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

CAMT
190970.00
CON TX 706.59
PRFEE 1.00
WDEED 8.00
TOTAL 715.59
CHECK 715.59

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 02/18/98 01 10:50:00 0001 4591



0401779
IDENTIF. ↑ REFERENCE
98 FEB 18 AM 10:50
DAVIDSON COUNTY, TN

No. 1255087