WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 157,870.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF Feb, 19 98.

Notary Public

My Commission Expires: 10/22/01
(AFFIX SEAL)

0406912

98 MAR -3 AM 9:30

MAIL TAX

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.
Carolyn Rochelle Fitzpatrick 2432 Bayview Drive Nashville, Tennessee 37217	NationsBanc Mortgage Corporation, 2059 Northlake Parkway Tucker, Georgia 30084	136-9-40

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in had paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, We, **NVR HOMES, INC., t/a RYAN HOMES, a Virginia Corporation**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Carolyn Rochelle Fitzpatrick**, hereinafter called Grantee, their heirs and 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. 19 on the Plan of Bayview, Section One, as of record in Plan 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, L.L.C., of record in Book 10682, Page545, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Restrictive covenants contained in an instrument of record in Book 10323, page 55 and Book 10727, page 268, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 10323, page 86, Register's Office for Davidson County, Tennessee.

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

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

Lien for special assessments as contained in the Declaration of Covenants, Conditions and Restrictions.

Rights of others in and to the common areas/elements.

Taxes for the year 1998 and subsequent years, a lien but not yet due and payable.

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 2432 Bayview Drive Nashville, Tennessee 37217

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 my hand this 27th day of February, 1997.

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

By: _____
John K. Adams, Vice-President

STATE OF TENNESSEE

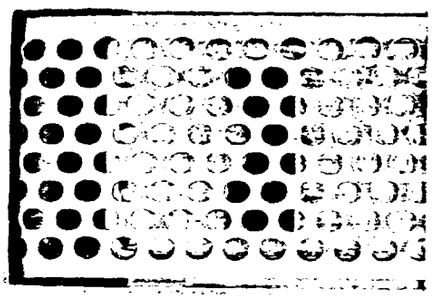
COUNTY OF

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

WITNESS my hand and official seal at office at Franklin, Tennessee on this the 27th Day of February 19 97.

My commission expires 10/22/01

_____
Notary Public



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

RECEIVED OF _____

FOR _____

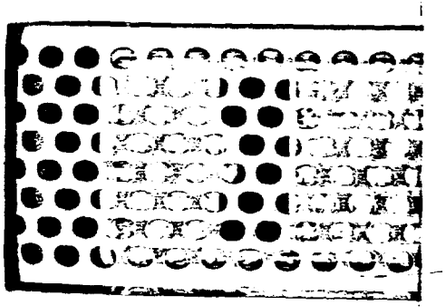
BOOK 10818 PG 218

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
157870.00
CON TX 584.12
PRFEE 1.00
MTEED 8.00
TOTAL 593.12
CHECK 593.12

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0406912
IDENTIF. ↑ REFERENCE

98 MAR -3 AM 9:30

No. 1260433