WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 87,950.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF APRIL, 1998

Notary Public

My Commission Expires: 9/18/99
(AFFIX SEAL)

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.
JANICE M. OWENS 2342 Benay Road Nashville, TN 37214	SAME	MAP 52-13-B Parcel 114

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, **FOX RIDGE HOMES, INC., A/K/A NVR FOX RIDGE, INC.** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **JANICE M. OWENS,** 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.

Being Unit 152 of the First Revision of the Condominium Site Plan of River Glen, a Planned Unit Development, Phase IV, Section 1, of record in Plat Book 9700, page 283, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being part of the same property conveyed to NVR Fox Ridge, Inc., by special warranty deed from Fox Ridge Homes, Inc., of record in Book 10666, Page 315, 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 of record in Book 6762, page 208, Register's Office for Davidson County, Tennessee.

Master Deed of record in Book 7566, page 571 and supplemented in Book 10630, page 501, Register's Office for Davidson County, Tennessee.

All matters shown on the Plan of River Glen, Phase One, of record in Book 9700, page 238, said Register's Office.

Deed of Conveyance to the Metropolitan Government of Nashville and Davidson County, Dept. Of Water and Sewerage Services, of record in Book 7061, page 172 and in Book 7061, page 196, said Register's Office.

River Glen Homeowners Association Charter of record in Book 8069, page 158, said Register's Office.

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 2342 Benay Road, Nashville, TN 37214

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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 29th day of April, 1998.

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

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 29th day of April 1998.

My commission expires June 19, 2000

Tracy L. Alexander
Notary Public

MAIL ENV.

0432708
IDENTIF. & REFERENCE
98 MAY -4 AM 10:18
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

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

RECEIVED OF _____

FOR _____

BOOK 10912 PG 447

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 82950.00
CON TX 306.92
PRFEE 1.00
WDEED 8.00
TOTAL 315.92
CHECK 315.92

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05/04/98 01 10:21 0001 1768

0432708
IDENTIF. & REFERENCE

98 MAY -4 AM 10:18

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1287844