WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $128,395.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
3rd DAY OF July

Notary Public

My Commission Expires:
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JAN 26 2001

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.
Ruby J. Williams, a single person 108 Summit Run Place Hermitage, TN 37076	SAME	Map 86-3-A Parcel 18

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.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **RUBY J. WILLIAMS, a single person**, 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 Lot No. 18 on the Plan of Summit Run, Phase One, a Planned Unit Development, of record in Book 9700, page 334, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description

Being part of the same property conveyed to Fox Ridge, Inc., by special warranty deed from Summitt Run, LLC, of record in Book 10778, Page 412, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

Restrictive covenants contained in an instrument of record in Book 10326, page 683 and Book 10378, page 251, Register's Office for Davidson County, Tennessee.

All matters as shown on plat of record in Plat Book 9700, page 334, said Register's Office.

Easement of record in Book 7325, page 994, said Register's Office.

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 108 Summit Run Place, Hermitage, TN 37076.

0473996
ELECTRONIC REFERENCE
98 AUG 12 AM 10:32
98 08 12 0101 03CHECK 486.00

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 31st day of July, 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

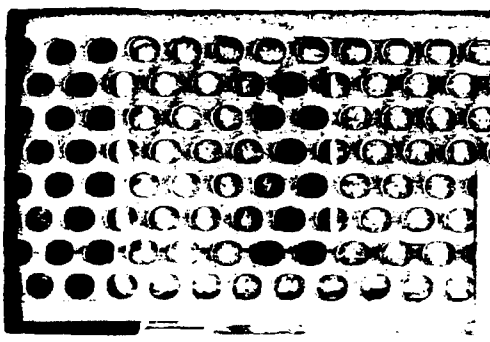
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge 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 31st day of July 1998.

My commission expires 10/20/01

Notary Public

NOTARY PUBLIC STATE OF TENNESSEE AT LARGE



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

RECEIVED OF _____

FOR _____

BOOK 11062 PAGE 727

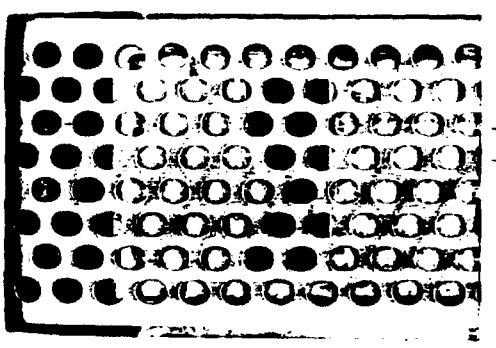
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
128395.00
CON TX 475.00
PRFEE 1.00
WDEED 6.00
CFEE 2.00
TOTAL 486.00
CHECK 486.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/12/98 01 10:33 0001 5427



0473996
98 AUG 12 AM 10:33
RECEIVED & RECORDED
DAVIDSON COUNTY, TN.
IDENTIFICATION REFERENCE

No. 133147