BOOK 11064 PAGE 318

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER. FOR THIS TRANSFER IS $ 159,115.00

Robert E. Berkebile
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7 DAY OF August, 19 98

Notary Public

My Commission Expires: 9-11-2001
(AFFIX SEAL)

RUSSELL JOHN McCANN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

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.
Robert E. Berkebile and wife, Marilyn L. Smith 2916 Harbor Lights Drive Nashville, TN 37217	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	Out of 136-5-12

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 **ROBERT E. BERKEBILE AND WIFE, MARILYN L. SMITH,** 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.

Being Lot No. 31 as shown on the plat of Section Two of Bayview, of record in Plat Book 9700, page 517, in the Register's Office for Davidson County, Tennessee.

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 10888, Page 896, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Subject to restrictive covenants of record in Book 10323, page 55 and Book 10727, page 268, Register's Office for Davidson County, Tennessee.

All matters appearing on the Plan of record in Plat Book 9700, page 517, said Register's Office.

Taxes for the year 1998 and subsequent years, a lien, 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 2916 Harbor Lights Drive Nashville, TN 37217

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MAIL ENV.
3465 08/13 0101 03CHECK 599.

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 7th day of August, 19 98

John K. Adams
Vice President

STATE OF TENNESSEE

COUNTY OF DAVIDSON

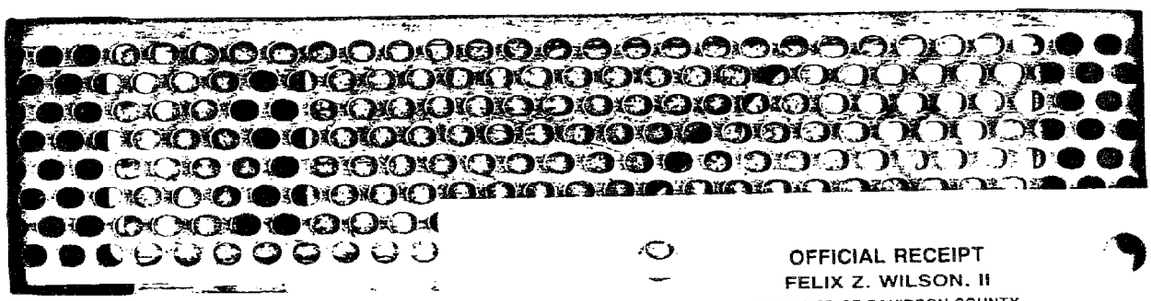
On this 7th day of August, 1998, before me, the undersigned Notary Public in and for the County and State aforesaid, personally came John K. Adams, who, being by me duly sworn, says that he is Vice President of NVR Homes, Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR Homes, Inc., t/a Ryan Homes by its authority duly given, and the said Vice President, acknowledged said instrument to be the act and deed of said NVR Homes, Inc., t/a Ryan Homes and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 7th day of August, 1998.

NOTARY PUBLIC

My Commission expires: 9-11-2001

RUSSELL JOHN McCANN
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.



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

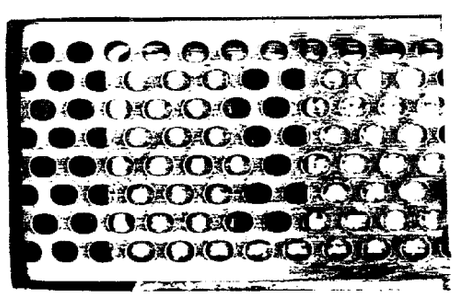
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FOR _____

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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



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

CAMT
159115.00
CON TX 588.73
PRFEE 1.00
WHEED 8.00
CFEE 2.00
TOTAL 599.73
CHECK 599.73

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REGISTER'S OFFICE
DAVIDSON COUNTY, TN

No. 133201