WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 162,235.00

Affiant

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

Notary Public

My Commission Expires: 3/22/2001
(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.
Gary L. Cole and wife, Roslyn K. Cole 508 Cedar Cove Nashville, TN 37209	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15201	Map 114-8-A Parcel 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, **FOX RIDGE HOMES, INC.**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **GARY L. COLE AND WIFE, ROSLYN K. COLE**, 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.

Land in Davidson County, Tennessee, being Lot Number 38 of Cedar Crest Subdivision, Phase II, of record in Plat Book 9700, page 37, Register's Office for Davidson County, Tennessee, to which Plan 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 Joe Gower and wife, Joy Gower, of record in Book 10886, Page 890, 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.

Subject to all matters shown on the Plan of record in Book 9700, page 37, in said Register's Office.

Declaration of Covenants, Conditions and Restrictions for Cedar Crest, of record in Book 7213, page 973; in Book 8424, page 405; as amended in Book 10086, page 772; and amended in Book 10174, page 199, Register's Office for Davidson County, Tennessee.

Charter for Homeowners Association of record in Book 8424, page 180, and By-Laws of record in Book 8480, page 693, Register's Office for Davidson County, Tennessee.

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 508 Cedar Cove, Nashville, TN 37209.

0469 08/13 02:01 03CHECK 574

MAIL ENV.

98 AUG 13 AM 10:06

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

04744 79

REGISTER'S OFFICE

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 7th day of August, 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.

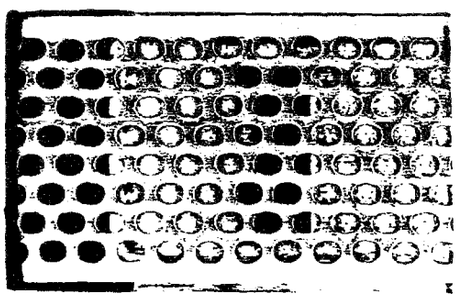
Witness my hand and official seal at office at Franklin, Tennessee on this the 7th day of August 1998.

My commission expires 9-11-2001

Notary Public

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

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



RECEIVED OF _____

FOR _____

BOOK 11064 PAGE 337

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

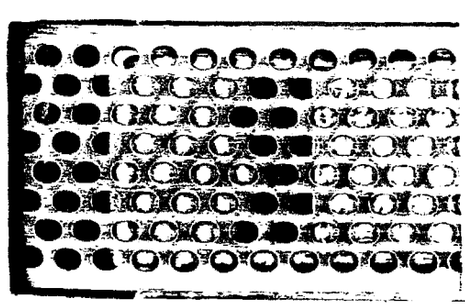
DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
152235.00
CON TX 563.27
[illegible] 1.00
MTGFEE 8.00
CFEE 2.00
TOTAL 574.27
CHECK 574.27
08/13/98 01 10:06 0001 6468

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98 AUG 13 AM 10:06

0474479 IDENTIFICATION REFERENCE



No. 1[illegible]13