WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 121,645.00

Tracy L Ragland
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14 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.
Tracy L. Ragland, a single person 708 Woodcraft Nashville, TN 37214	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	Map 108-15-A Parcel 11

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 **TRACY L. RAGLAND, 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. 11 on the Plan of Percy Priest Woods Subdivision (Revision of Cheswicke park P.U.D.), as of record in Book 9700, page 384, 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 Fox Ridge, Inc., by special warranty deed from Will V. Braswell and Robert H. Braswell, of record in Book 10784, Page 906, 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.

All matters appearing on the Plan of record in Plat Book 9700, page 384, said Register's Office.

Subject to Restrictive Covenants of record in Book 5984, page 865, Book 6020, page 270, Book 6097, page 11, Book 6353, page 307, Book 6560, page 667 and Book 10420, page 228, Register's Office for Davidson County, Tennessee.

Subject to easements of record in Book 6071, page 491, Book 6071, page 482, Book 10099, page 611, Book 6147, page 893, Book 6147, page 885, and Book 10101, page 613, 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 708 Woodcraft, Nashville, TN 37214.

047600
IDENTIF. & REFERENCE

98 AUG 20 PM 1:24
REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

9808 08/20 0101 CKCHECK 411.00

N50248

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 14 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

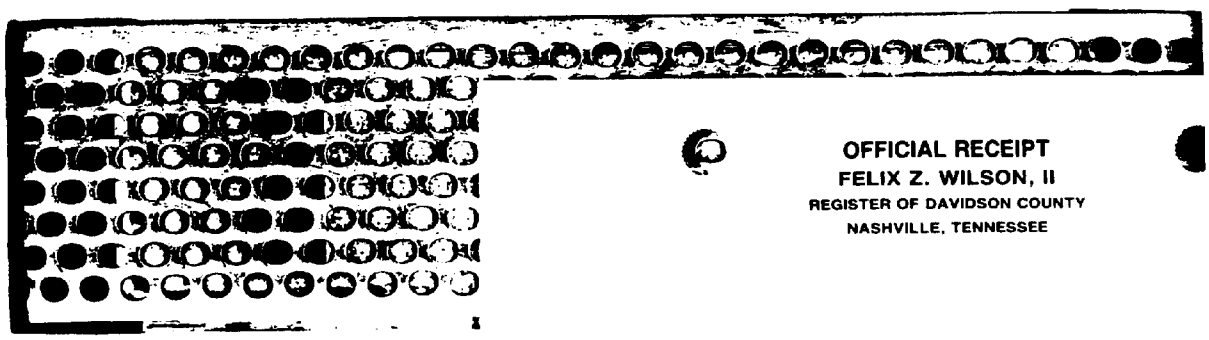
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge 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 14th day of August 19 98.

My commission expires 9-11-2001

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

Notary Public



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

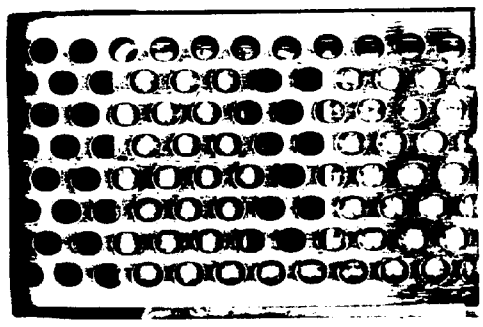
RECEIVED OF _____

FOR _____

BOOK 11075 PAGE 247

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

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	121645.00
			CON TX	450.09
			PRFEE	1.00
			MDEED	8.00
			CFEE	2.00
			TOTAL	461.09
			CHECK	461.09
08/20/98	01		13:24 0001	9808



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0477600
IDENTIF. & REFERENCE

98 AUG 20 PM 1:24

REGISTER
DAVIDSON COUNTY, TN.

No. 1335310