WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $135,800.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
26th DAY OF August, 1998

Notary Public

My Commission Expires:
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE TENN. DAVIDSON COUNTY

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.
Mary Lou York 125 Summit Run Place Hermitage, TN 37075	Countrywide Home Loans 2021 N. Gallatin Road, Suite 292 Madison, TN 37115	Map 86-3-A Parcel 7

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand 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 **MARY LOU YORK**, 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. 7 on the plan of Summit Run, Phase One, of record in Book 9700, page 334, as amended in Book 10021, page 425, 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 NVR Fox Ridge, Inc., by special warranty deed from Fox Ridge Homes, Inc., of record in Book 10666, Page 317, 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:

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

All matters as shown on plat of record in Book 9700, page 334, as amended in Book 10021, page 425, Register's Office for Davidson County, Tennessee.

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.

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

All matters as shown on plats of record in Book 5200, page 776; and Book 8250, page 524, 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 125 Summit Run Place, Hermitage, TN 37075.

MAIL ENV.

98 AUG 31 AM 9:49

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

0481334

IDENTIF. & REFERENCE

NS 0449

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 26th 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

3815 08/31 0101 03CHECK 513.46

COUNTY OF

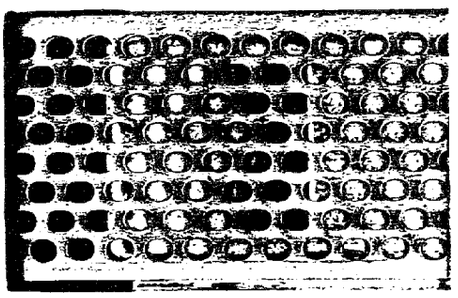
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge 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 26th day of August 19 98.

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 11087 PAGE 905

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED
CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

08/31/98 01

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
08/31/98	01			

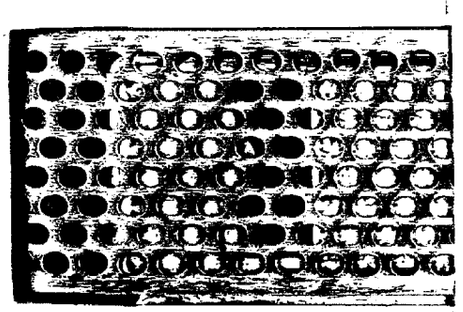
MISC FEE 1.00-
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT .00-
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 513.46
CHECK 513.46
CASH

VOID
MAMT 135800.00
MOR TX 502.46-
TOTAL 502.46
CHECK 0050 08/31/98 3813

MAMT 135800.00
MOR TX 502.46
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 513.46
CHECK 513.46
CASH

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/31/98 01 09:50 0001 3812
135800.00
CON TX 502.46
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 513.46
CHECK 513.46
08/31/98 01 09:53 0001 3815



0481334
IDENTIF. # REFERENCE

98 AUG 31 AM 9:49
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1339279