WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 192,320.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF August, 1998.

Notary Public

My Commission Expires: 3/27/2002
(AFFIX SEAL)

Mail 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.
James L. Yarbrough and wife, Deborah Yarbrough 7964 Boone Trace Nashville, TN 37214	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Map 126-15-A Parcel 107

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 **JAMES L. YARBROUGH AND WIFE, DEBORAH YARBROUGH**, 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. 126 on the Plan of Phase One, Boone Trace at Biltmore, of record in Book 9700, page 316 and 317, amended in Book 10995, page 618, Register's Office for Davidson County, Tennessee, to which 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 appearing on the Plan of record in Plat Book 9700, page 316, as amended in Book 10995, page 618, said Register's Office.

Restrictive covenants of record in Book 7265, page 657; Book 9342, page 312; as re-recorded in Book 9735, page 931; Book 10032, page 813; and Book 10306, page 817, Register's Office for Davidson County, Tennessee.

Subject to easement of record in Book 8992, page 63, and Book 9665, page 420, said Register's Office.

Subject to H.O.A. Charter of record in Book 9607, page 534, 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 7964 Boone Trace, Nashville, TN 37221.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

98 09/03/98 09:01 03CHECK 648.50

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

98SEP-3 PM 1:02

0483986

IDENTIFICATION REFERENCE

N50432

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 August, 1998

Fox Ridge Homes, Inc.

By: Alphonse H. Davis, CEO

Attest: Deborah P. Buford, Vice-President

STATE OF TENNESSEE

COUNTY OF

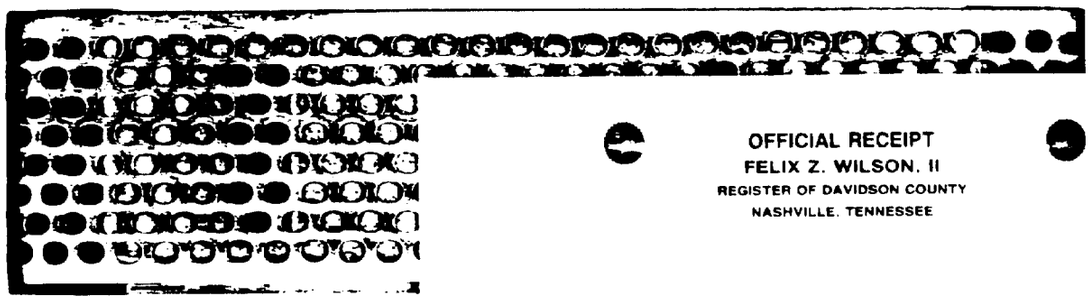
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge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

My commission expires 8-5-02

Notary Public

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.



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

RECEIVED OF _____

FOR _____

BOOK 11098 PAGE 418

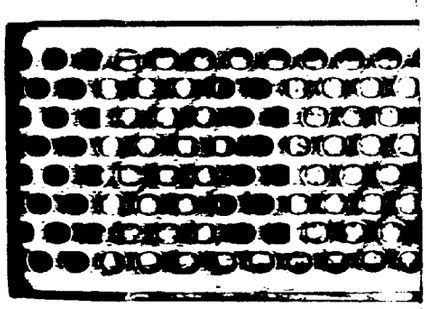
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	172320.00
CON TX	637.58
PRFEE	1.00
MTGFEE	8.00
CFEE	2.00
TOTAL	648.58
CHECK	648.58

09/03/98 01 13:04 0001 6598

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0483986
IDENTIF. # REFERENCE

98 SEP -3 PM 1:03

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1342035