WARRANTY DEED

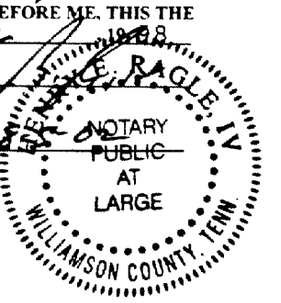
STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER. FOR THIS TRANSFER IS $ 163,105.00

Elizabeth K. Leach
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF September, 1998.

Notary Public

My Commission Expires: [illegible]
(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.
Elizabeth K. Leach, unmarried 2904 Harbor Lights Drive Nashville, TN 37217	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	136-0-7

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, **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 **ELIZABETH K. LEACH, UNMARRIED**, 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. 38 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 10951, Page 928, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Subject to restrictive covenants of record in Book 10323, page 55, Book 10727, page 268 and Book 11019, page 911, 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.

Subject to easements of record in Book 3708, page 237, Book 7830, page 233, Book 10085, page 576 and Book 10339, page 233, said Register's Office.

Subject to H.O.A. Landscaping Agreement of record in Book 10339, page 298, 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 2904 Harbor Lights Drive Nashville, TN 37217

MAIL ENV.

98 OCT -5 PM 1:05
JILL GRAMMER REGISTER
DAVIDSON COUNTY, TN.

0496025
IDENTIF. & REFERENCE

NS0514

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 30th day of September, 1998.

John K. Adams
Vice President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 30th **day of** September, **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.**

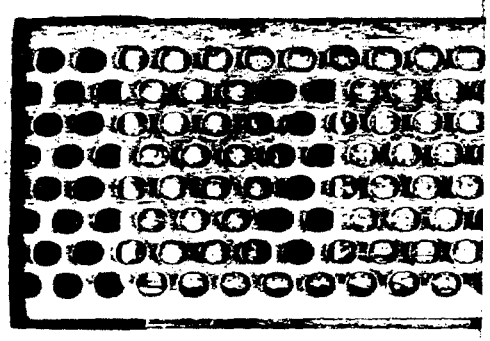
WITNESS my hand and notarial seal this 30th **day of** September, **1998.**

NOTARY PUBLIC

HENRY E. TRAGLE, IV
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 8-5-02

9437 10/05 0101 03CHECK 614-49



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

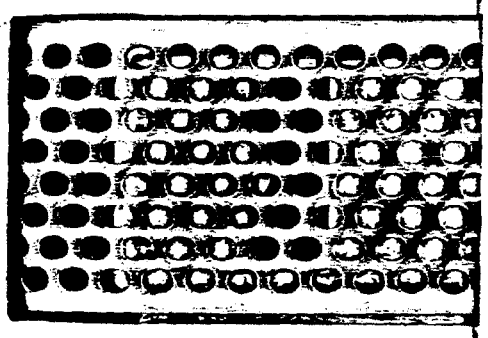
BOOK 11142 PAGE 30

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 163105.00
CON TX 603.49
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 614.49
CHECK 614.49

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 10/05/98 01 13-07 0001 9437



0496025
IDENTIF. # REFERENCE

98 OCT -5 PM 1:06
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1354708