WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 178,620.00.

Mark D. Collins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF October, 19 98

Notary Public

My Commission Expires: 9-11-2001
(AFFIX SEAL)

RUSSELL JOHN 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.
Mark D. Collins and wife, Juana R. Collins 736 Cedar Crest Drive Nashville, TN 37209	GMAC Mortgage Corporation P.O. Box 963 Horsham, PA 19044-0963	Map 114-8-A Parcel 71

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.**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **MARK D. COLLINS AND WIFE, JUANA R. COLLINS,** 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. 71 of Cedar Crest Subdivision, Phase II, of record in Book 9700, page 37, 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 Fox Ridge, Inc., by special warranty deed from Joe Gower and wife, Joy Gower, of record in Book 10733, Page 460, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 1998 and subsequent, a lien which are 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 736 Cedar Crest Drive, Nashville, TN 37209.

0503000
IDENTIF. # REFERENCE

98 OCT 23 AM 9:06
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

6872 10/23 0101 03CHECK 671.89

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 21st day of October, 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 Williamson

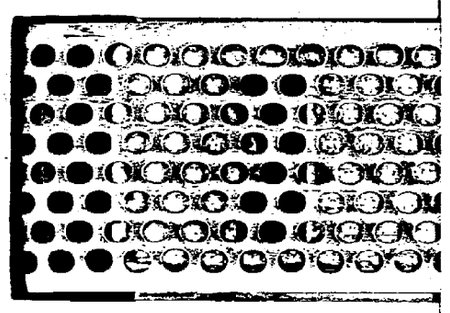
Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge 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 21st **day of** October **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 11166 PAGE 981

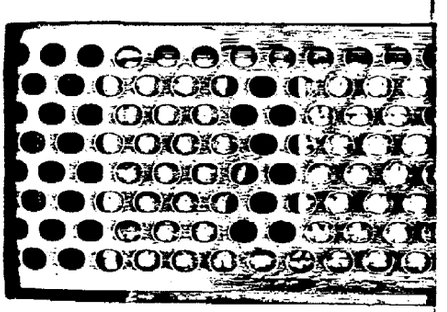
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				178620.00
			CON TX	660.89
			PRFEE	1.00
			WDEED	8.00
			CFEE	2.00
			TOTAL	671.89
			CHECK	671.89
			10/23/98 01	09:08 0001 6872

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0503000
IDENTIF. # REFERENCE

98 OCT 23 AM 9:06
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN



No. 1362069