WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 126,185.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 DAY OF October, 19 98

Notary Public

My Commission Expires: 9-11-2000
(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.
Jeannine M. Dwyer, unmarried 616 Granwood Boulevard Old Hickory, TN 37138	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Map 63-16-B Parcel 98

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 **JEANNINE M. DWYER, unmarried**, 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. 157 on the Plan of Hampton Park (formerly Chitwood Downs, a Planned Unit Development), of record in Book 6900, pages 550, 551, and 552, and Certificate of Correction of record in Book 7462, page 445, and by amendment to Change Name of record in Book 8181, page 112, 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 FR Properties, L.P., of record in Book 11075, Page 704, 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 any and all matters as set forth per Book 6900, pages 550, 551 and 552, and Certificate of Correction of record in Book 7462, page 445, and by amendment to Change Name of record in Book 8181, page 112, Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 7351, page 852; Book 7431, page 204; Book 7451, page 729; Book 8181, page 112; and Book 8336, page 393, Register's Office for Davidson County, Tennessee.

Warranty Deed of Flowage easements Chitwood Downs to U.S.A. Flood Cheatham Loan and Dam Project of record in Book 2247, page 75, Register's Office for Davidson County, Tennessee.

Easements of record in Book 7460, page 930; and Book 7489, page 515; Book 8207, page 276; and in Book 8951, page 797, Register's Office for Davidson County, Tennessee.

Easement for Ingress and Egress of record in Book 8739, page 991, and an Easement for public utilities of record in Book 8007, page 235 and Agreement for Dedication of Easement and Public Utilities of record in Book 8657, page 179, Register's Office for Davidson County, Tennessee.

Quitclaim Deed from Barclays to Hampton Park Homeowners Association for open space and flood plan of record in Book 8207, page 276, Register's Office for Davidson County, Tennessee.

Charter for Homeowners Association of record in Book 8517, page 762, 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 616 Granwood Boulevard, Old Hickory, TN 37138.

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 28 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 28 day of October 19 98.

My commission expires 9-11-2001

Notary Public

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

05054 46 IDENTIF. ↑ REFERENCE

98 OCT 29 PM 12:44

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

9434 10/29 0101 03CHECK 477-88

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11176 PAGE 127

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
126185.00
CON TX 466.88
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 477.88
CHECK 477.88

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK 10/29/98 01 12:42 0001 9434

0505446
IDENTIF. ↑ REFERENCE

98 OCT 29 PM 12:44

BILL GARRETT REGISTER
DAVIDSON COUNTY TN.

No. 1364603