WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 173,060.00

Affiant

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

Notary Public

My Commission Expires: 8-5
(AFFIX SEAL)

HENRY E. RAGLE, IV 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.
James P. Smerbeck, unmarried 2524 Bayview Drive Nashville, TN 37217	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	136-5-35

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, INC., A VIRGINIA CORPORATION, SUCCESSOR BY MERGER TO NVR HOMES, INC., A VIRGINIA CORPORATION t/a RYAN HOMES, A VIRGINIA CORPORATION**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto JAMES P. SMERBECK, 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. 53 as shown on the plat of Section Three of Bayview, of record in Plat book 9700, page 685, 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., a Tennessee limited liability company, of record in Book 11045, Page 482, Register's Office for Davidson County, Tennessee. NVR Homes, Inc., nka NVR, Inc., a Virginia Corporation t/a Ryan Homes.

This conveyance is made subject to:

Subject to the Declaration of Covenants, Conditions and Restrictions for Bayview, Section One, of record in book 103232, page 55, as amended in 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 685, said Register's Office.

Taxes for the year 1999 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 2524 Bayview Drive Nashville, TN 37217

0509016
IDENTIF. & REFERENCE
98 NOV -5 PM 1:54
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.
NSC66

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 28th day of October, 1998.

John K. Adams
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 28th **day of** October, **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, Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR , Inc., t/a Ryan Homes, a Virginia corporation by its authority duly given, and the said Vice President, acknowledged said instrument to be the act and deed of said NVR , Inc., t/a Ryan Homes, a Virginia corporation and the corporate seal was hereby affixed.**

WITNESS my hand and notarial seal this 28th **day of** October, **1998.**

NOTARY PUBLIC

HENRY C. RAGSDALE
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 8-5-02

3247 11/05 0101 03CHECK 651.69

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11191 PAGE 971

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	173160.00
			CON TX	640.69
			PRFEE	1.00
			WDEED	8.00
			CFEE	2.00
			TOTAL	651.69
			CHECK	651.69
		11/05/98	01	13:54 0001 3247

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

05090 16
IDENTIF. ↑ REFERENCE

98 NOV -5 PM 1:54
BILL GARRETT REGISTER
DAVIDSON COUNTY, TN

No. 1368381