BOX 1

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 179,700.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th DAY OF FEB, 1999

Notary Public

My Commission Expires: (AFFIX SEAL)

NOTARY PUBLIC AT LARGE TENN. HARFORD CO.

BOOK 11364 PG. 731

My Commission Expires 2-19-2002

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:

James M. Davis and Peggy S. Davis
120 Nantahala Court
Antioch, TN 37013

Send Tax Bills To:

NVR Mtg. Finance, Inc.
100 Ryan Court
Pittsburgh, PA 15230

Map Parcel No.

Map 181-3-A
Parcel

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 M. DAVIS AND WIFE, PEGGY S. DAVIS,** 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. 74 on the plan of Section Two, Indian Creek Estates, Old Hickory Blvd., of record in Book 9700, page 558, 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 Homes, Inc., by special warranty deed from Gregory S. Perrone, Trustee, of record in Book 10819, Page 270, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 1999 and subsequent, a lien which are not yet due and payable.

All matters of record in Book 9700, pages 558 and 559, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 8955, page 509, and in Book 10752, page 553, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11033, page 509, Register's Office for Davidson County, Tennessee.

Easement for Family Cemetery of record in Book 6549, page 403, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 11031, page 79, Register's Office for Davidson County, Tennessee.

Conveyance of Common Area of record in Book 11033, page 519, Register's Office for Davidson County, Tennessee.

Subject to Site Plan of record in Book 9700, page 391, 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 113 Nantahala Court, Antioch, TN 37013.

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 26th day of January, 1999.

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 Notary Public in and for the County and State aforesaid, personally came 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 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 notarial seal at my office at Franklin, Tennessee, this 26 day of February, 1999.

Ashley Brook Crews
NOTARY PUBLIC

ASHLEY PROCTOR NOTARY PUBLIC WILLIAMSON COUNTY, TENN.

My Commission expires: 10/01/02

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

0555597

RECEIVED FOR REFERENCE

99 MAR -3 AM 10:17

2785 03/03 0101 03CHECK 675.89

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

BOOK 11364 PG. 733

055597

99 MAR -3 AM 10:17

CAMT
179700.00
CON TX 664.89
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 675.89
CHECK 675.89

03/03/99 01 10:15 0001 2785

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1431968