WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 214,718.00

Colleen Edwards
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27 DAY OF April, 19 99

Notary Public

My Commission Expires: 4-11-2001
(AFFIX SEAL)

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

9459 04/30 0101 03CHECK 805.46

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.
Lawrence A. Edwards and Colleen Edwards 5109 Bay Overlook Drive Hermitage, TN 37076	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Map 97-16-A Parcel 108

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 **LAWRENCE A. EDWARDS AND COLLEEN EDWARDS, HUSBAND AND WIFE,** 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. 108 on the plan of Phase Three, Section One of the Peninsula, a Planned Residential Development, of record in Book 9700, page 724, 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 The Peninsula, a Tennessee General Partnership, of record in Book 11315, Page 529, 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.

Subject to all matters as shown on the Plan of record in Book 9700, page 724, Register's Office for Davidson County, Tennessee.

Restrictive Covenants contained in an instrument of record in Book 9564, page 693; Book 9754, page 35; Book 9977, page 359; Book 10333, page 219; and in Book 11258, page 85, Register's Office for Davidson County, Tennessee.

Subject to conveyance of sewer mains of record in Book 10693, page 726, 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 5109 Bay Overlook Drive, Hermitage, TN 37076.

05807774
IDENTIFICATION REFERENCE

99 APR 30 PM 2:00
ALL TAXES PAID REGISTER
DAVIDSON COUNTY, TN.

NS 1276

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

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 27th day of April, 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 27 day of April, 1999.

NOTARY PUBLIC

My Commission expires: 9-11-2001

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

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

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11455 PG. 348

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

0580774

IDENTIFICATION REFERENCE

99 APR 30 PM 2:00

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	214718.00
CON TX	794.46
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	805.46
CHECK	805.46

04/30/99 01 14:03 0001 9499

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1454191