WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 162,510.00

Jodi C. Penner
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29TH DAY OF April, 1999

Henry E. Ragle, IV
Notary Public

My Commission Expires: 8-5-02
(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.
Michael Penner and wife, Jodi Penner 204 Winward Court Nashville, TN 37217	First City Financial Corp. 5210 Maryland Way, Suite 101 Brentwood, TN 37027	136-05-0-040.00

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 **MICHAEL PENNER AND WIFE, JODI PENNER**, 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. 58 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, LLC, of record in Book 11288, Page 192, 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:

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

Subject to restrictive covenants of record in Book 10323, page 55, Book 10727, page 268, Book 11019, page 911, Book 11251, page 126 and Book 11271, page 163, 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.

Subject to landscape agreement of record in Book 10339, page 298, said Register's Office.

Subject to easements of record in Book 3708, page 237, Book 7830, page 233, Book 10085, page 576 and Book 10339, page 233, said Register's Office.

Subject to Master Deed of record in Book 10323, page 86, said Register's Office.

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 204 Winward Court, Nashville, TN 37217.

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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 29TH. day of APRIL, 1999.

_____

_____

John K. Adams
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 29TH. day of APRIL, 1999, 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 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 and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 29TH. day of APRIL, 1999.

NOTARY PUBLIC

HENRY E. RAGLE, IV
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 8-5-02

My Commission Expires AUG 5 2002

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 11460 PG. 784

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$10.00
$.01
$1.00
$1.00
$12.01
$12.01
01 10:59 0101 0959

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1455681