WARRANTY DEED

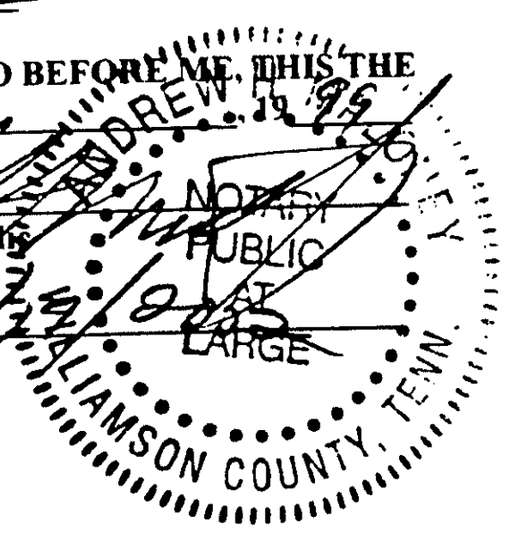
STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 150,840.00

Patsy L. Jay
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14 DAY OF June, 19 99

Notary Public

My Commission Expires: 3/12/2003
(AFFIX SEAL)



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:

E. Neil Jay and Patsy L. Jay, husband and wife
813 Aimes Court
Nashville, TN 37221

Send Tax Bills To:

NVR Mortgage Finance, Inc.
P.O. Box 999
Pittsburgh, PA 15230

Map Parcel No.

Map 126-15-A
Parcel 155

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 **E. NEIL JAY AND PATSY L. JAY, 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. 149 on the plan of Boone Trace at Biltmore, Section 3, of record in Book 9700, pages 758 and 759, 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 NVR Fox Ridge, Inc., by special warranty deed from Fox Ridge Homes, Inc., of record in Book 10666, Page 317, Register's Office for Davidson County, Tennessee. The said NVR Fox Ridge, Inc. N/K/A Fox Ridge Homes, Inc.

This conveyance is made subject to:

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

All matters appearing on the Plan of record in Book 9700, pages 758 and 759, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 7265, page 657; Book 9342, page 312; as re-recorded in Book 9735, page 931; Book 10032, page 813; Book 10306, page 817; and in Book 11455, page 443, Register's Office for Davidson County, Tennessee.

Subject to easement of record in Book 8992, page 63, and Book 9665, page 420, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of record in Book 9607, page 534, 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 813 Aimes Court, Nashville, TN 37221.

N51355

STATE OF TENNESSEE
WILLIAMSON COUNTY
RECEIVED FOR RECORD
99 JUN 11 AM 10:58
REGISTER
0598775
INSTRUMENT # REFERENCE
$69.10 0101 03CHECK
0007 0001 1 0101

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 4th day of June, 19 99

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 4th day of June, 19 99.

My commission expires 3/17/2002

ANDREW H. MARCUM NOTARY PUBLIC LARGE WILLIAMSON COUNTY, TN

Notary Public

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 11523 PG. 970

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

U598775

IDENTIFICATION REFERENCE

99 JUN 11 AM 10:58

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT
150840.00
CON TX 558.10
PRFEE 1.00
MTGFEE 8.00
CFEE 2.00
TOTAL 569.10
CHECK 569.10

06/11/99 01 11:01 0001 8607

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1473061