WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 141,560.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF June, 1999

Notary Public

My Commission Expires: 7/17/2002
(AFFIX SEAL)

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.
Jon Kerry Osborne and Melissa S. Osborne 304 Hunters Path Hermitage, TN 37076	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Part of Map 86 Parcel 40

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 **JON KERRY OSBORNE AND MELISSA S. OSBORNE, 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. 39 on the plan of Summit Run , Phase Two, of record in Book 9700, page 660, 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 Summit Run, LLC, of record in Book 11314, Page 744, Register's Office for Davidson County, Tennessee. CHECK 534.77

This conveyance is made subject to:

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

All matters as shown on plat of record in Book 9700, page 660, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 10326, page 683, and Book 10378, page 251, Register's Office for Davidson County, Tennessee.

Easements of record in Book 7325, page 994, and in Book 10693, page 703, Register's Office for Davidson County, Tennessee.

All matters as shown on plats of record in Book 5200, page 776; and Book 8250, page 524, as corrected in Book 10021, page 425, 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 304 Hunters Path, Hermitage, TN 37076.

NS 1526

99 JUN 23 AM 10:13

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IDENTIFICATION REFERENCE

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 21 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 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 21 day of June, 1999.

NOTARY PUBLIC

My Commission expires: 9-11-2001

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

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 11539 PAGE 618

0603036

IDEN... REFERENCE

99 JUN 23 AM 10:13

CAMT
141560.00
CON TX 523.77
PRFEE 1.00
MDEED 8.00
CFEE 2.00
TOTAL 534.77
CHECK 534.77
06/23/99 CL 10:19 0001 3209

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1481742