WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 109,683.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF June, 19 99

Notary Public

My Commission Expires: 7-27-02
(AFFIX SEAL)

KELLY J. CAMPAU
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 27, 2002

41.00

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.
Debra K. Whitwell and Ramona C. Cummings 2940 Riverbend Drive Nashville, TN 37214	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Map 62-2-A Parcel 246

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 **DEBRA K. WHITWELL, A SINGLE PERSON, AND RAMONA C. CUMMINGS, A SINGLE PERSON, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP**, 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. 238 on the plan of the Final Plat of River Trace Estates, Phase I, Sections 4 and 5, of record in Book 9700, page 409, 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 of record in Book 9700, page 409, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 6851, page 370; and in Book 6982, page 747, Register's Office for Davidson County, Tennessee.

River Trace Homeowners Association Charter of record in Book 6851, page 363, Register's Office for Davidson County, Tennessee.

Open-Space easement deed to Homeowners Association of record in Book 7907, page 168, Register's Office for Davidson County, Tennessee.

Easements of record in Book 1163, page 341; in Book 2022, page 83; and in Book 3959, page 595, 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 2940 Riverbend Drive, Nashville, TN 37214.

N51543

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 25TH. day of JUNE, 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 25TH. day of JUNE, 1999.

NOTARY PUBLIC

HENRY E. RAULE
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TN

My Commission expires: 8-5-02

My Commission

0609608

IDENTIFICATION REFERENCE

99 JUL -9 AM 8:19

REGISTER
WILLIAMSON COUNTY, TN.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11565 PAGE 330

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

0609608

99 JUL -9 AM 8:19

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

INSTR. # REFERENCE

MAMT
109683.00
ERR CO
MAMT
109683.00-
CAMT
109683.00
MOR TX 405.82
ERR CO
MOR TX 405.82-
CON TX 405.82
PRFEE 1.00
WDEED 8.00
2.00
TOTAL 416.82
CHECK 416.82

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/09/99 **No. 148612** 253