WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 199,810.00

John Wesley Duncan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF July, 1999

William S. Carman
Notary Public

My Commission Expires: 12-23-2001
(AFFIX SEAL)

WILLIAM S. CARMAN NOTARY PUBLIC AT LARGE WILLIAMSON CO. TENN.

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 216
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:

John W. Duncan and Kimberly J. Duncan
6132 Tuckaleechee Lane
Antioch, TN 37013

Send Tax Bills To:

GMAC Mortgage Corporation
6 Cadillac Drive, Suite 150
Brentwood, TN 37027

Map Parcel No.

Map 181-3-A
Parcel 81

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 **JOHN W. DUNCAN AND KIMBERLY J. DUNCAN, 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. 81 on the plan of Section Two, Indian Creek Estates of record in Book 9700, pages 558 and 559, 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 Gregory S. Perrone, Trustee, of record in Book 11411, Page 979, 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.

All matters of record in Book 9700, pages 558 and 559, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 10752, page 553 and in Book 10919, page 327, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11033, page 509, Register's Office for Davidson County, Tennessee.

Easement for Family Cemetery of record in Book 6549, page 403, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 11031, page 79, Register's Office for Davidson County, Tennessee.

Conveyance of Common Area of record in Book 11033, page 515, 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 6132 Tuckaleechee Lane, Antioch, TN 37013.

N51589

0434 0729 0101 3CHECK 750.30

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 23rd day of July, 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 23rd day of July, 1999.

NOTARY PUBLIC

My Commission expires: 3/17/2002

ANDREW H. MAIZO NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

MAIL ENA.

99 JUL 29 AM 11:57

LILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

ENTIF. # REFERENCE

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11594 PG. 412

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

0617548

IDENTIF: ↑ REFERENCE

99 JUL 29 AM 11:57

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	199810.00
CON TX	739.30
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	750.30
CHECK	750.30

07/29/99 01 12:02 0001 8834

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1497086