WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 133,495.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF AUGUST, 1999

Notary Public

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

WILLIAMSON COUNTY NOTARY PUBLIC AT LARGE

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.
Thomas Sax and wife, Ramona Sax 5170 Hickory Hollow Pkwy #822 Antioch, TN 37013	Merrill Lynch Credit Corporation P.O. Box 1975 Coraopolis, PA 15108-1975	Out of 163-05-A

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 **THOMAS SAX AND WIFE, RAMONA SAX**, 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.

Land in Davidson County, Tennessee being Lot 35 on the Plan of Hickory Hollow Townhomes (Mill Park) Phase I, of record in Plat Book 9700, page 686, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

Being part of the same property conveyed to NVR Homes, Inc. t/a Ryan Homes, a Virginia Corporation, by deed from Vastland\Eatherly\McClung Development, L.L.C., of record in Book 11434, Page 649, 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 10719, page 425, and Book 11167, page 757, Register's Office for Davidson County, Tennessee.

All matters appearing on the Plan of record in Plat Book 9700, page 686 and Plat Book 9700, pages 538 and 539, said Register's Office.

Subject to By-laws and Articles of Incorporation of record in Book 10719, page 464, said Register's Office.

Subject to H.O.A. Charter of record in Book 10719, page 419, 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 5170 Hickory Hollow Pkwy #822, Antioch, TN 37013.

MAIL ENV.

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NS1660

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 August, 1999.

_____

_____
Jim Spangler
Vice-President

_____

STATE OF TENNESSEE

1225 06/30 0101 03CHECK 504.54

COUNTY OF WILLIAMSON

On this 25th day of August, 1999, before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Jim Spangler, 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 25th day of August, 1999.

NOTARY PUBLIC

My Commission expires:

ROBIN R. KELLER
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires NOV 25, 2000

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

BOOK **11640** PAGE **54**

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

0629987

INSTRUMENT # REFERENCE

99 AUG 30 PM 1:20

AMT

133495.00

CON TX 493.94

PRFEE 1.00

UCCFEE 8.00

CFEE 2.00

TOTAL 504.94

CHECK 504.94

08/30/99 01 13:20 0001 2229

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1510289