WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 168,265.00

Joyce O. Carmichael
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF SEPTEMBER, 1999

Notary Public

My Commission Expires: 12-23-2000
(AFFIX SEAL)

WILLIAM S. CARMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

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THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SUITE 210, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
Joyce O. Carmichael, unmarried 208 Winward Court Nashville, TN 37217	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	136-05-0-039.00

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 **JOYCE O. CARMICHAEL, UNMARRIED**, 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.

Being Lot No. 57 on the Plat of Section Three of Bayview, of record in Plat Book 9700, page 685, in the Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to NVR Homes, Inc. t/a Ryan Homes, a Virginia Corporation, by deed from Bayview Venture, of record in Book 11521, Page 502, 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.

Restrictive covenants contained in an instrument of record in Book 10323, page 55, and Book 10727, page 268, Book 11019, page 911, Book 11251, page 126 and Book 11271, page 163, Register's Office for Davidson County, Tennessee.

Plan of record in Book 9700, page 685, said Register's Office, shows an Owner's Certificate, certain notes, easement and setback lines.

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 208 Winward Court, Nashville, TN 37217.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING FOR THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

5400 10/04 0101 02CHECK 633.58

STATE OF TENNESSEE - ENV.
WILLIAMSON COUNTY, TN.
REGISTER'S OFFICE - MAIL ENV.
99 OCT -4 PM 12:46
RECEIVED FOR REFERENCE
06123383

NS1771

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 29th day of September, 1999.

Jim Spangler
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 29th day of September, 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 29th day of September, 1999.

NOTARY PUBLIC

BIN R. KELLE
NOTARY
WILLIAMSON COUNTY

My Commission expires:

My Commission Expires NOV. 25, 2000

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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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

0642383

IDENTIF. A REFERENCE

99 OCT -4 PM 12:47

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CAMT	
	168265.00
CON TX	622.58
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	633.58
CHECK	633.58

10/04/99 01 12:50 0001 5400

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1523289