WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 130,978.00

Affiant

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

Notary Public

My Commission Expires:
(AFFIX SEAL)

K. THOMAS SIDWELL NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN

99 NOV -3 PM 1:42

06538894

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:

Phyllis J. Smith
5170 Hickory Hollow Parkway #812
Antioch, TN 37013

Send Tax Bills To:

NVR Mortgage Finance, Inc.
P. O. Box 999
Pittsburgh, PA 15201

Map Parcel No.

163-050-A 040.00 CO

7572 11/02 0101 03CHECK 495.62

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 **PHYLLIS J. SMITH, 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.

Land in Davidson County, Tennessee being Lot 40 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, LLC, of record in Book 11573, Page 733, 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 now due and payable.

All matters appearing on the Plan of record in Plat Book 9700, page 686, said Register's Office, shows an Owners Certificate.

Subject to Restrictive covenants contained in an instrument of record in Book 10719, page 425, amended in Book 11167, Page 757, Register's Office for Davidson County, Tennessee.

Easement for Bell South of record in Book 11378, page 991, said Register's Office for Davidson County Tennessee.

By-laws and Articles of Incorporation of record in Book 10719, Page 464, said Register's Office for Davidson County, Tennessee.

Subject to Plan of Record in Plat Book 9700, Page 538 & 539, said Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter at 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 Parkway #812, Antioch, TN 37013.

NS1884

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 October, 1999.

Jim Spangler
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

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

NOTARY PUBLIC

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

My Commission expires:

My Commission Expires NOV. 25, 2000

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

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11730 PAGE 358

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

0653894

REFERENCE

99 NOV -3 PM 1:42

REGISTER
COUNTY, TN.

CAMT
130978.00
CON TX 484.62
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 495.62
CHECK 495.62

11/03/99 01 13:43 0001 7572

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1535312