WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 189,425.00

Affiant

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

Notary Public

My Commission Expires: _____
(AFFIX SEAL)

ROBIN R. KELLER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 25, 2000

Instr:200001040000899 Page: 1 OF 2
REC'D FOR REC 01/04/2000 11:35:34AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $700.87

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.
Kenneth L. Lance and wife, Tammy Y. Lance 8172 Settlers Way Nashville, TN 37221	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	126-15-0-A-193.00 CO

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., T/A RYAN HOMES, A VIRGINIA CORPORATION**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **KENNETH L. LANCE AND WIFE, TAMMY Y. LANCE**, 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 173 on the Plan of Section Four, Boone Trace at Biltmore of record in Book 9700, page 932, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description.

Being the same property conveyed to NVR, Inc. t/a Ryan Homes, a Virginia Corporation, by deed from Fox Ridge Homes, Inc., of record in Book 11631, Page 843, Register's Office for Davidson County, Tennessee.

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 932, and Plat Book 9700, page 759, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 7265, page 687; Book 9342, page 312; as re-recorded in Book 9735, page 931; Book 10032, page 813, Register's Office for Davidson County, Tennessee.

Subject to easement of record in Book 8992, page 63, and Book 9665, page 420, said Register's Office.

Subject to H.O.A. Charter of record in Book 9607, page 534, 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 8172 Settlers Way, Nashville, TN 37221.

NS3026

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 DECEMBER, 1999.

Jim Spangler
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 23RD. day of DECEMBER, 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 23RD. day of DECEMBER, 1999.

NOTARY PUBLIC

My Commission expires: 8-5-02

HENRY E. RAGLE, IV
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires AUG. 5, 2002