WARRANTY DEED

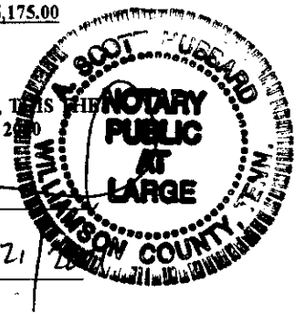
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 155,175.00

Madhuvrut Singh
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
22nd DAY OF February, 2000

Notary Public

My Commission Expires: 3/21/2003
(AFFIX SEAL)



After Recording Return To:
Realty Title
5120 Virginia Way, C-22
Brentwood, TN 37027

Instr:200003030021568 Page: 1 OF 2
REC'D FOR REC 03/03/2000 4:17:30PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $574.15

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.**
Madhuvrut Singh and Minate Singh **8316 Trading Post Court** **Nashville, TN 37221**	**HSBC Mortgage Corporation (USA)** **10302 Eaton Place, Suite 250** **Fairfax, VA 22030**	**Map 126-15-0-A** **Parcel 200.00**

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, **FOX RIDGE HOMES, INC., F/K/A NVR FOX RIDGE, INC.** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **MADHUVRUT SINGH AND MINATE SINGH, 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. 184 on the plan of Section Four, Boone Trace At Biltmore of record in Book 9700, page 933, 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 NVR Fox Ridge, Inc., by special warranty deed from Fox Ridge Homes, Inc., of record in Book 10666, Page317, and further conveyed by Special Warranty Deed Of Correction, of record in Book 11732, page 122, Register's Office for Davidson County, Tennessee. The said NVR Fox Ridge, Inc. N/K/A Fox Ridge Homes, Inc.

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 Book 9700, page 933, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 7265, page 657; Book 9342, page 312; as re-recorded in Book 9735, page 931; Book 10032, page 813; Book 10306, page 817; and in Book 11455, page 443, Register's Office for Davidson County, Tennessee.

Subject to easement of record in Book 8992, page 63, and Book 9665, page 420, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of record in Book 9607, page 534, 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 **8316 Trading Post Court, Nashville, TN 37221.**

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 22nd day of February, 2000.

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 22 day of FEBRUARY, 2000.

ASHLEY BROOK CREWS NOTARY PUBLIC WILLIAMSON COUNTY, TENN.

Ashley Brook Crews
NOTARY PUBLIC

My Commission expires: 10/01/02