**WARRANTY DEED**

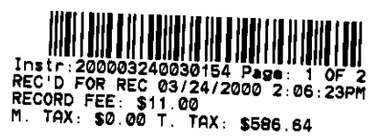
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 158,550.00

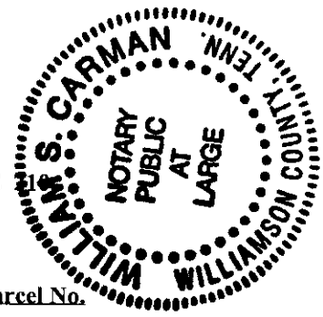
Neil T Walker
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF MARCH, 2000.

Notary Public

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




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. |
|---|---|---|
| Neil T. Walker and Holly J. Walker, husband and wife<br>3217 River Walk Drive<br>Nashville, TN 37214 | NVR Mortgage Finance, Inc.<br>P. O. Box 999<br>Pittsburgh, PA 15201 | 085-120-A<br>085-12-0-A<br>049.00 |

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.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **NEIL T. WALKER AND HOLLY J. WALKER, 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. 43 on the plat of River's Edge, Section Three, Jackson Downs, Phase Two of record in Book 9700, page 689, 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 Fox Ridge Homes, Inc., by special warranty deed from Southeastern Building Corporation, of record in Book 11713, Page 444, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 2000, a lien which are not yet due and payable.

Restrictive covenants contained in an instrument of record in Book 9280, page 334, amended in Book 11098, page 1, Register's Office for Davidson County, Tennessee.

By-Laws of River's Edge Homeowners Association of Record in Book 11098, page 21, Register's Office for Davidson County , Tennessee.

Drainage Easements of Record in Book 9857, page 77, Register's Office for Davidson County, Tennessee.

Plan of Record in Book 9700, page 414 and Book 9700, page 689 Register's Office, 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 3217 River Walk Drive, Nashville, TN 37214.

N 93210

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 17th day of March, 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 17th day of March, 2000.

Robin R. Keller
NOTARY PUBLIC

My Commission expires:

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

My Commission Expires NOV. 25, 2000