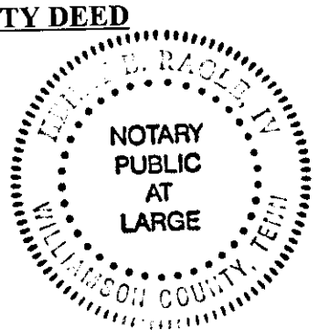
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 135,115.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF JUNE, 2000.

Notary Public

My Commission Expires: 8/5/02
(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:
Paul A. Shands and Laura B. Luttrell
1057 Blue Mountain Lane
Antioch, Tennessee 37013

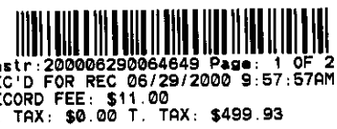
Send Tax Bills To:
NVR Mortgage Finance, Inc.
P.O. Box 999
Pittsburgh, PA 15230

Map Parcel No.
Map 135-14-0-A
Parcel 262.00

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 **PAUL A. SHANDS, UNMARRIED AND LAURA B. LUTTRELL, UNMARRIED, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** 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. 262 on the plan of Pinnacle Point Subdivision, Phase Five of record in Book 8250, page 842, and amended in Book 11114, page 958, 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 Chickering Development Company, a Tennessee Corporation, of record in Book 11418, Page 795, 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.

All matters of record in Book 8250, page 842, as amended of record in Book 11114, page 958, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in instrument of record in Book 6405, page 169; Book 7032, page 730; Book 7065, page 959; Book 7067, page 739; and in Book 10097, page 390, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 7058, page 234, Register's Office for Davidson County, Tennessee.

Deed for Water and/or Sewer Distribution System of record in Book 7097, page 158, Register's Office for Davidson County, Tennessee.

Storm Water Retention Agreement of record in Book 10752, page 463, Register's Office for Davidson County, Tennessee.

Easements of record in Book 6250, pages 92, 93, and 94, Register's Office for Davidson County, Tennessee.

Easements for Water and Sewer of record in Book 11201, page 733, and in Book 11201, page 757, Register's Office for Davidson County, Tennessee.

Subject to all matters on Boundary Plat of Pinnacle Point of record in Book 6900, page 524, Register's Office for Davidson County, Tennessee.

Deed for Open-Space of Record in Book 7032, page 730, Register's Office for Davidson County, Tennessee.

Certificate of Correction of Record in Book 7065, page 959, Register's Office for Davidson County, Tennessee.

Surveyor's Certificate of Correction of record in Book 11408, page 966, 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 **1057 Blue Mountain Lane, Antioch, Tennessee 37013.**

NS 2460

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 JUNE, 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 23RD **day of** JUNE, 2000.

NOTARY PUBLIC

My Commission expires: 8/5/02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires Aug. 5, 2002