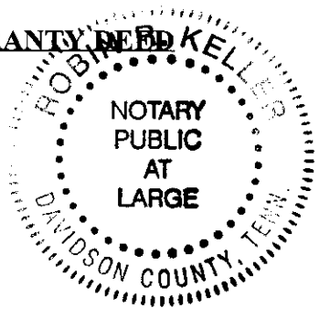
WARRANTY DEED



My Commission Expires NOV. 25, 2000

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 162,950.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF JULY, 2000.

Notary Public

My Commission Expires:_____
(AFFIX SEAL)

Instr:200007240072529 Page: 1 OF 2
REC'D FOR REC 07/24/2000 8:48:57AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $602.92

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.
William U. Latham and Tiffany G. Latham, married 1004 Blue Mountain Lane Antioch, TN 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	135-14-O-A-196.00 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, **FOX RIDGE HOMES, INC.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **WILLIAM U. LATHAM AND TIFFANY G. Latham, 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.

Land in Davidson County, Tennessee being Lot No. 196 on the Plan of Pinnacle Point Subdivision, Phase Five, as shown on plat of record in Plat Book 8250, page 842, and amended in Book 11114, page 958 with Surveyor's Certificate of Correction of record in Book 11408, page 968, in the Registers' Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being part of the same property conveyed to Fox Ridge Homes, Inc., by special warranty deed from Chickering Development Company, of record in Book 11656, Page 612, 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 appearing on the Plan of record in Plat Book 8250, page 842, as corrected by Surveyors Certificate of Correction of record in Book 11114, page 958, Register's Office for Davidson County, Tennessee.

Subject to Surveyors Certificate of Correction of record in Book 11408, page 968, Register's Office for Davidson County, Tennessee.

Subject to restrictive covenants 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.

Subject to Homeowners Association Charter of record in Book 7058, page 234, Registers' office for Davidson County, Tennessee.

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

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

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

Subject to Easements of 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.

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 1004 Blue Mountain Lane, Antioch, TN 37013.

N32570

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 18th day of July ,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 18th **day of** July , 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