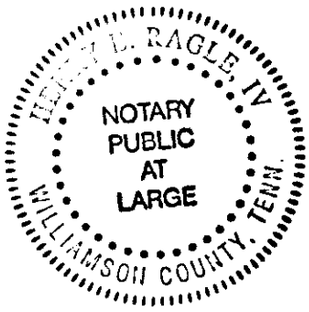
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 132,125.00

x Georgia M. Carney
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15TH DAY OF August, 2000.

Notary Public

My Commission Expires: 8/5/02
(AFFIX SEAL)

Instr:200008170081476 Page: 1 OF 2
REC'D FOR REC 08/17/2000 10:46:09AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $488.86

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:
GEORGIA M. CARNEY
2953 Steamboat Drive
Nashville, Tennessee 37214

Send Tax Bills To:
NVR MORTGAGE FINANCE, INC.
P.O. Box 999
Pittsburgh, PA 15201

Map Parcel No.
062-02-0-A-282.00 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., F/K/A NVR FOX RIDGE, INC.** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **GEORGIA M. CARNEY, unmarried**, hereinafter called Grantee, her heirs and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit.

Being Lot No. 319 on the Final Plat of River Trace Estates, Phase I, Section 4 & 5, of record in Plat Book 9700, page 409, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete 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 11732, Page 122 and re-recorded at instrument #200002250018628, 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:

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

b. The Plan of record in Book 9700, page 409, Register's Office for Davidson County, Tennessee.

c. Homeowners' Association Charter of record in Book 6851, page 363, Register's Office for Davidson County, Tennessee.

d. Open Space Deed of record in Book 7907, page 168, Register's Office for Davidson County, Tennessee.

e. Easements of record in Book 1163, page 341 & 342; Book 2022, page 83; and Book 3959, page 595, Register's Office for Davidson County, Tennessee.

f. Restrictive covenants contained in instrument of record in Book 6851, page 370 and Book 6982, page 747, Register's Office for Davidson County, Tennessee.

g. By-laws of record in Book 6851, page 390, 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 2953 Steamboat Drive, Nashville, Tennessee 37214.

NS2676

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 15TH. day of August, 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 15TH. **day of** August, **2000.**

Henry E. Ragle, IV
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