WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 200,050.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29 DAY OF September, 2000.

Notary Public

My Commission Expires:
(AFFIX SEAL)

K. THOMAS SIDWELL NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY TENN.

Davidson County DEEDWARR
Recvd: 10/03/00 15:15 2pgs
Fees:11.00 Taxes:740.19
20001003-0098035

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.
Brian P. Kelly and Susan M. Kelly 5104 Bay Overlook Drive Hermitage, TN 37076	Mortgage Edge Corporation 1355 Beverly Road, Suite 330 McClean, VA 22101	Map 097-16-0-A Parcel 098.00 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 **BRIAN P. KELLY AND SUSAN M. KELLY, 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. 29 on the plan of Phase Three, Section One of the Peninsula, a Planned Residential Development of record in Book 9700, page 724, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to Fox Ridge Homes, Inc., by special warranty deed from The Peninsula, A Tennessee General Partnership , of record in Book 11701, Page 533, and further conveyed by a Deed of Correction of record in Instrument No. 200007170070332 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.

Subject to all matters as shown on the Plan of record in Book 9700, page 724, Register's Office for Davidson County, Tennessee.

Restrictive Covenants contained in an instrument of record in Book 9564, page 693; Book 9754, page 35; Book 9977, page 359; Book 9943, page 908; Book 10333, page 219; and in Book 11258, page 85; and in Book 10453, page 287; and in Book 11692, page 36; and Instrument No. 200004100035892, Register's Office for Davidson County, Tennessee.

Subject to By-Laws of record in Book 10973, page 39, and in Book 11181, page 371, Register's Office for Davidson County, Tennessee.

Subject to Conveyance of Sewer Mains of record in Book 10693, page 726, 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 **5104 Bay Overlook Drive, Hermitage, TN 37076.**

NS2560

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 21st day of September, 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 21st **day of** September, 2000.

NOTARY PUBLIC

My Commission expires: 10/22/01

K. THOMAS SIDWELL
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.