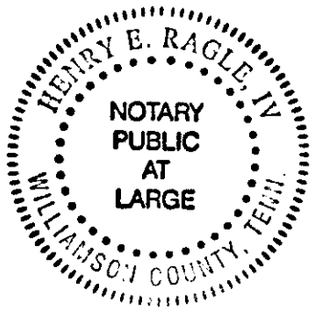
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 117,600.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28TH DAY OF SEPTEMBER, 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:	Send Tax Bills To:	Map Parcel No.
MATTHEW D. WITHERSPOON 2140 NASHBORO BOULEVARD NASHVILLE, TENNESSEE 37217	NVR MORTGAGE FINANCE, INC. PO Box 999 Pittsburgh, PA 15201	135-12-0-B-012.00CO

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 **MATTHEW D. WITHERSPOON, unmarried,** hereinafter called Grantee, his heirs and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit.

Being Lot No. 12 on the Plan of a Horizontal Property Regime, Private Element Plat, Nashboro Village, Tract 7, of record in Book 11700, pages 49 and 50, which amends the plat of record in Book 4660, page 156, 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 WDN Properties, LTD, of record in Book 11737, Page 461, Register's Office for DAVIDSON County, Tennessee.

Davidson County DEEDWARR
Recvd: 10/16/00 14:32 2pgs
Fees:11.00 Taxes:435.12



20001016-0102591

This conveyance is made subject to:

a. Taxes for the year 2001, a lien which are not yet due and payable.

b. Subject to the Plan of record in Book 11700, pages 49 and 50, and also in Book 4660, page 156, Register's Office for Davidson County, Tennessee.

c. Subject to the Declaration of Covenants, Conditions, and Restrictions For Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 520; Book 4827, page 14; Book 5469, page 840; Book 7751, page 907 and instrument #200003160027171, Register's Office for Davidson County, Tennessee.

d. Subject to the By-laws of Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 560, Register's Office for Davidson County, Tennessee.

e. Subject to a Memorandum of Lease of record in Book 10690, page 327, Register's Office for Davidson County, Tennessee.

f. Subject to Homeowner's Association Charter of record in Book 11703, page 518, Register's Office for Davidson County, Tennessee.

g. Easement for Sewer of record in Book 8870, page 887, Register's Office for Davidson County, Tennessee.

h. Easements of record in Book 4868, page 74, and in Book 4815, page 425, Register's Office for Davidson County, Tennessee.

i. Easement for Cart Path of record in Book 10110, page 860, Register's Office for Davidson County, Tennessee.

j. Judgement of Declaration of taking for J. Percy Priest Dam of record in Book 4254, page 410, Register's Office for Davidson County, Tennessee.

k. Public Right-of-way Dedication of record in Book 4460, page 149 - 151, 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 2140 NASHBORO BOULEVARD, NASHVILLE, TENNESSEE 37217.

NS2704

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 28TH 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 28TH **day of** SEPTEMBER, 2000.

NOTARY PUBLIC

My Commission expires: 8/5/02

HENRY E. RAGSDALE
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires AUG. 5, 2002