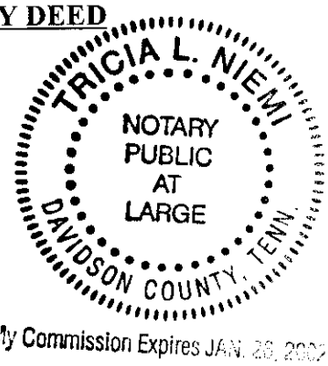
WARRANTY DEED



My Commission Expires JAN. 28, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 176,458.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF September, 2000.

Notary Public

My Commission Expires: _____
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 10/18/00 15:35 2pgs
Fees:11.00 Taxes:652.89

20001018-0103500

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.
Joseph E. Francis and Susan C. Ferreri 1436 Timber Ridge Circle Nashville, TN 37211	Equifirst Mortgage Corporation 820 Forrest Point Circle Charlotte, NC 28273	Map 172-04-0-A Parcel 082.00 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 **JOSEPH E. FRANCIS AND SUSAN C. FERRERI, 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. 109 on the plan of Highlands Of Brentwood, Phase Two (Formerly Brentwood Highlands) of record in Instrument No. 200002090013331 , 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 Highlands Of Brentwood, LLC, of record in Instrument No. 200005030044587, 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 Instrument No. 200002090013331 Register's Office for Davidson County, Tennessee.

Restrictive covenants and declaration of covenants, conditions and restrictions of record in Book 11189, page 612; in Book 11356, page 815; and in Book 11629, page 906, Register's Office for Davidson County, Tennessee.

Easement for Sanitary Sewer/Storm Drainage of record in Book 7461, page 773, Register's Office for Davidson County, Tennessee.

Easement for Ingress and Egress of record in Book 11189, page 612, Register's Office for Davidson County, Tennessee.

Subject to Easement to BellSouth Communications of record in Book 11608, page 467, Register's Office for Davidson County, Tennessee.

Subject to Quitclaim Deed to Homeowners' Association for Open-Space of record in Book 11629, page 909, Register's Office for Davidson County, Tennessee.

Easement for Sanitary Sewer/ Storm Drainage of record in Book 7461, page 805, Register's Office for Davidson County, Tennessee.

Subject to the By-Laws of record in Book 11356, page 840, Register's Office for Davidson County, Tennessee.

Quitclaim Deed of record in Instrument # 200004070035205, Register's Office for Davidson County, Tennessee.

HOA Charter of record in Book 11595, page 872, 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 **1436 Timber Ridge Circle, Nashville, TN 37211.**

NS2830

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 28 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 28 **day of** September, **2000.**

Russell John McCann
NOTARY PUBLIC

My Commission expires: 9-11-2001

RUSSELL JOHN McCANN
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN