WARRANTY DEED

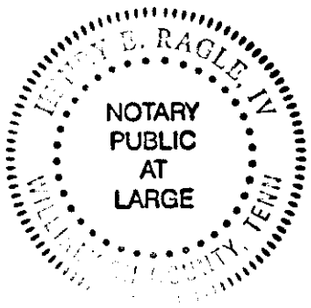
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 159,227.00

x Debra Lynn Smotherman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27TH DAY OF DECEMBER, 2000.

Notary Public

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



My Commission Expires AUG. 5, 2002

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:
Debra Lynn Smotherman
3248 River Walk Drive
Nashville, Tennessee 37214

Send Tax Bills To:
NVR Mortgage Finance, Inc.
P. O. Box 999
Pittsburgh, Pa 15230

Map Parcel No.
085-12-0-A-016.00CO

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 **Debra Lynn Smotherman, 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 Number 18 on the plan of Rivers Edge, Section Two, Jackson Downs, Phase Two of record in Book 9700, page 414, 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 Southeastern Building Corporation, of record in Instrument #20008170081458, Register's Office for Davidson County, Tennessee.

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 9700, page 414, Register's Office for Davidson County, Tennessee.

c. Restrictive covenants and By-laws contained in an instrument of record in Book 9280, page 334, in Book 11098, page 1, and in Book 11098, page 21, Register's Office for Davidson County, Tennessee.

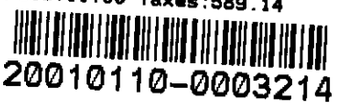
d. Easement of record in Book 9857, page 77, Register's Office for Davidson County, Tennessee.

e. All matters on the plans of record in Book 7900, page 556, 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 3248 River Walk Drive, Nashville, Tennessee 37214.

Davidson County DEEDWARR
Recvd: 01/10/01 12:43 2pgs
Fees:11.00 Taxes:589.14



20010110-0003214

N52988

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 27TH. day of DECEMBER, 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 27TH. day of DECEMBER, 2000.

NOTARY PUBLIC

My Commission expires: 8/5/02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires AUG. 5, 2002