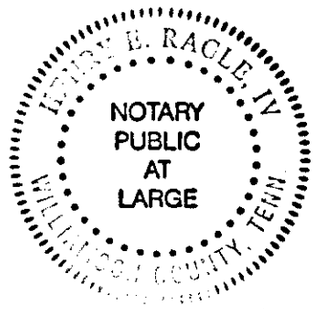
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 136,768.00

X _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20TH DAY OF DECEMBER, 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:
Terri Lynn Dye
712 Billie Jean Circle
Hermitage, Tn 37076

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

Map Parcel No.
075 12 0-B 048.00

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 **Terri Lynn Dye**, Unmarried, 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. 10 on the plan of Brookside Woods, First Revision, Phase Two, Section Three, A Planned Unit Development of record in Instrument #200005120048125, a Revision of Book 9700, page 916, 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 Larry Powell Builders of record in Instrument No. 2000 0810.0079553, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. Subject to all matters of record in Book 9700, pages 350 and 362, as corrected by a Surveyor's Certificate of Correction in Book 11346, pages 459 and 460, Register's Office for Davidson County, Tennessee.

c. Restrictive Covenants of record in Book 10444, Page 213; in Book 11103, Page 156; and in Book 11453, page 900, Register's Office for Davidson County, Tennessee.

d. Subject to H.O.A. Charter of Record in Book 10451, Page 506, Register's Office for Davidson County, Tennessee.

e. Easement for Sewer and Storm Drainage of record in Book 11256, page 436, and in Book 11497, page 577, Register's Office for Davidson County, Tennessee.

f. Utility Easement of record in Book 5609, page 627, Register's Office for Davidson County, Tennessee.

g. Subject to Deed for Common Area of record in Book 11450, page 112, Register's Office for Davidson County, Tennessee.

h. All matters on the plan of record in Instrument Number 2000 05120048125, 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 712 Billie Jean Circle, Hermitage, Tn 37076.

Davidson County DEEDWARR
Recvd: 01/16/01 14:49 2pgs
Fees:11.00 Taxes:505.04

20010116-0004737

N53041

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 20TH. 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

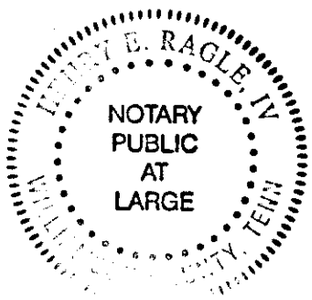
COUNTY OF WILLIAMSON

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 20TH. day of DECEMBER, 2000.

NOTARY PUBLIC

My Commission expires: 8/5/02



My Commission Expires AUG. 5, 2002