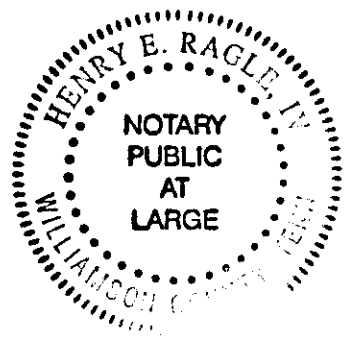
WARRANTY DEED



My Commission Expires August 8, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 121,525.00

X Joan E. Evrard
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21 ST. 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:	Send Tax Bills To:	Map Parcel No.
Joan E. Evrard 761 Tulip Grove Road, Unit X 1601 Hermitage, Tn 37076	CitiMortgage, Inc. P. O. Box 24850 Jacksonville, Fl 32241-4850	075 12 0-C 003.00

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 **Joan E. Evrard**, a Single Woman, 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 Number 1601 on the re subdivision of Phase One, Brookside Park Townhomes, A Horizontal Property Regime and Private Elements, of record in Instrument Number 200001070002402, 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, Inc., of record in Instrument Number 2000 10030097768, 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 Instrument No. 200001070002402, Register's Office for Davidson County, Tennessee.

c. Subject to Declaration of Covenants, Conditions and Restrictions of record in Book 11653, Page 251, and in Instrument No 200007180070532, Register's Office for Davidson County, Tennessee.

d. Subject to By-Laws of record in Book 11653, page 273, Register's Office for Davidson County, Tennessee.

e. Subject to H.O.A. Charter of Record in Book 11653, Page 248, Register's Office for Davidson County, Tennessee.

f. Easement to Metro Government of record in Book 4126, page 977, Register's Office for Davidson County, Tennessee.

g. Subject to the conveyance of Open space of record in Instrument #2000 121401 22894, 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 **761 Tulip Grove Road, Unit X, 1601 Hermitage, Tn 37076.**

Davidson County DEEDWARR
Recvd: 01/30/01 09:10 2pgs
Fees:11.00 Taxes:449.64
20010130-0008967

N53075

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 DECEMBER, 2000.

Fox Ridge Homes, Inc.

BY: Alphonse H. Davis, CEO

Attest: 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, Te nnessee, this 21ST. day of DECEMBER, 2000.

NOTARY PUBLIC

My Commission expires: 8/5/02

HENRY E. RAGLE, IV * NOTARY PUBLIC AT LARGE * WILLIAMSON CO.