Box 52

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 168,095.00

Brennan W. Curtis 1-27-00

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF JANUARY, 2000.

NOTARY PUBLIC AT LARGE — WILLIAMSON COUNTY, TENN.

Notary Public

My Commission Expires: 3-30-03

(AFFIX SEAL)

Instr:200001310009867 Page: 1 OF 2
REC'D FOR REC 01/31/2000 2:29:47PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $621.95

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.
Brennan W. Curtis, unmarried 8148 Settlers Way Nashville, TN 37221	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, PA 15201	126-15-0-A-183.00 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, **NVR , INC., T/A RYAN HOMES, A VIRGINIA CORPORATION**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **BRENNAN W. CURTIS, UNMARRIED**, hereinafter called Grantee, their heirs and and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit.

Being Lot No. 163 on the Plan of Section Four, Boone Trace at Biltmore of record in Book 9700, page 932, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description of said lot.

Being part of the same property conveyed to NVR, Inc. t/a Ryan Homes, a Virginia Corporation, by deed from Fox Ridge Homes, Inc., of record in Book 11670, Page 851, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 2000 and subsequent years, a lien which is not yet due and payable.

Subject to restrictive covenants of record in Book 7265, page 657, Book 9342, page 312, Book 9735, page 931, Book 10032, page 813, Book 10306, page 817 and Book 11455, page 443, Register's Office for Davidson County, Tennessee

All matters appearing on the Plan of record in Plat Book 9700, page 932 and page 933, Register's Office for Davidson County, Tennessee.

Subject to easements of record in Book 8992, page 63 and Book 9665, page 420, Register's Office for Davidson County, Tennessee.

Subject to Homeowners Association Charter of record in Book 9607, page 534, 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 8148 Settlers Way, Nashville, TN 37221.

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 January, 2000.

Jim Spangler
Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 27th day of January, 2000, before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Jim Spangler, who, being by me duly sworn, says that he is Vice President of NVR , Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR , Inc., t/a Ryan Homes by its authority duly given, and the said Vice President, acknowledged said instrument to be the act and deed of said NVR, Inc., t/a Ryan Homes and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 27th day of January, 2000.

NOTARY PUBLIC

My Commission expires:

ROBIN R. KELLER
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 25, 2000