WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 157,658.28

Desiree Denise Speelman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF February, 2001.

Notary Public

My Commission Expires: 12-23-2001
(AFFIX SEAL)

WILLIAM S. CARMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 03/08/01 10:40 2pgs
Fees:11.00 Taxes:583.34
20010308-0021979

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:
Michael James Lumbert Desiree Denice Speelman
a/k/a Desiree Denise Speelman
4804 Enoch Drive
Nashville, Tn. 37211

Send Tax Bills To:
NVR Mortgage Finance, Inc.
100 Ryan Court
Pittsburgh, Pa 15230

Map Parcel No.
161-10-0-B-200.00 C0

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., A VIRGINIA CORPORATION, SUCCESSOR BY MERGER TO FOX RIDGE HOMES, INC.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Michael James Lumbert, unmarried and Desiree Denice Speelman, a/k/a Desiree Denise Speelman, unmarried,** hereinafter called Grantees, 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. 46 on the Plan of Villages of Brentwood, Phase Eleven (Brentwood Summit) of record in book 9700, page 949, Register's Office for Davidson County, Tennessee, to which 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 Warranty deed from Grandview Land Co., Inc. of record in Instrument No. 200011113-0112462, re-recorded in Instrument No. 20010220-0015730, Register's Office for Davidson County, Tennessee. Subsequently Fox Ridge Homes, Inc. and NVR, Inc. having merged and became NVR, Inc. as of record in Instrument No. 2000 12200124722, Tennessee Secretary of State Office.

This conveyance is made subject to:

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

All matters of Record as set out in the Final Plat in Book 9700, page 949, said Register's Office for Davidson County, Tennessee.

The aforegoing is subject to encumbrance of an ingress and egress from Village Way across the deeded property to the adjacent Church property built to such width and character as to be acceptable to the Metropolitan Government as a public road as stated in Book 11076, page 537; Book 11076, page 661 and in Book 11526, page 579, said Register's Office for Davidson County, Tennessee.

Subject to Covenants , Conditions and Restrictions of record in Book 6143, page 11, amended in Book 6398, page 495 and amended in Book 8507, page 831; Book 11526, page 579, and in Instrument # 200060660056066,said Register's Office for Davidson County, Tennessee.

Subject to an Agreement For Dedication Of Easement for Water Mains and Appurtenances, of record in Book 8197, page 338, said Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of Record in Book 11078, page 919, said Register's Office for Davidson County, Tennessee.

HOA Charter of Record in Instrument # 200060660056067, said Register's Office for Davidson County, Tennessee.

Conveyance of Open space of record in Instrument 200012140122894, 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 **4804 Enoch Drive, Nashville, Tn. 37211.**

N53208

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 28TH. day of FEBRUARY, 2001.

NVR, INC., a Virginia Corporation

BY: Anne H. McKnight
Anne H. McKnight, Assistant Vice President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Anne H. McKnight with whom I am personally acquainted and who upon her oath(s) acknowledged herself to be the Assistant Vice-President respectively of NVR, Inc., a Virginia Corporation, the within named bargainor, and corporation, and that she as such Assistant 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 Anne H. McKnight as such Assistant Vice President and attesting the same of the corporation, by the said Anne H. McKnight as such Assistant Vice President.

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 28TH. day of FEBRUARY, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires Aug. 5, 2002