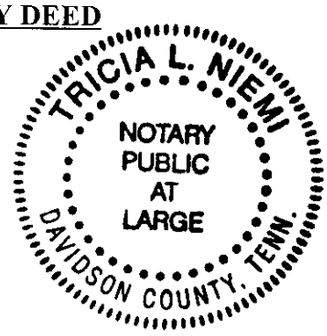
WARRANTY DEED



My Commission Expires JAN. 26, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 169,015.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF April, 2001.

Notary Public

My Commission Expires: _____
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 04/19/01 10:50 2pgs
Fees:11.00 Taxes:625.36

20010419-0038854

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:
Pamela Foley-Williams, unmarried
1228 Brentwood Highlands Drive
Nashville, Tn 37211

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

Map Parcel No.
Map # 172-4-A
Parcel 006.00 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 **PAMELA FOLEY-WILLIAMS, UNMARRIED**, hereinafter called Grantees, 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. 6 on the plan of Phase One, Highlands Brentwood (formerly Brentwood Highlands), of record in Book 9700, page 773, revised in Book 9700, page 857, 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 NVR, Inc. t/a Ryan Homes, a Virginia Corporation, by deed from Highlands Of Brentwood (Formely Brentwoods Highlands), of record in Book 11596 , Page 429 , Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. All matters of record in Book 9700, page 773, and as revised in Book 9700, page 857, Register's Office for Davidson County, Tennessee.

c. Restrictive covenants and declaration of covenants, conditions and restrictions of record in Book 11189, page 612; in Book 11356, page 815; and in Book 11629, page 906, Register's Office for Davidson County, Tennessee.

d. Easement for Sanitary Sewer/Storm Drainage of record in Book 7461, page 773, Register's Office for Davidson County, Tennessee.

e. Easement for Ingress and Egress of record in Book 11189, page 612, Register's Office for Davidson County, Tennessee.

f. Subject to Easement to BellSouth Communications of record in Book 11608, page 467, Register's Office for Davidson County, Tennessee.

g. Subject to Quitclaim Deed to Homeowners' Association for Open-Space of record in Book 11629, page 909, Register's Office for Davidson County, Tennessee.

h. Easement for Sanitary Sewer/ Storm Drainage of record in Book 7461, page 805, Register's Office for Davidson County, Tennessee.

i. Subject to the By-Laws of record in Book 11356, page 840, Register's Office for Davidson County, Tennessee.

j. Quitclaim Deed of record in Instrument # 200004070035205, Register's Office for Davidson County, Tennessee.

k. HOA Charter of record in Book 11595, page 872, 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 **1228 Brentwood Highlands Drive, Nashville, Tn 37211.**

NS3237

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 17th day of April, 2001.

NVR, Inc. t/a Ryan Homes, a Virginia corporation

R. P. Smithwick, II
Division Manager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally appeared R. P. Smithwick, II, Division Manager, who, being by me duly sworn, says that he is Division Manager of NVR Homes, Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR Homes, Inc., t/a Ryan Homes by its authority duly given, and the said Division Manager, acknowledged said instrument to be the act and deed of said NVR Homes, Inc., t/a Ryan Homes and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 17th day of April, 2001.

NOTARY PUBLIC

My Commission Expires:

HENRY E. RAGLE, IV
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires MAR. 5 2002