WARRANTY DEED

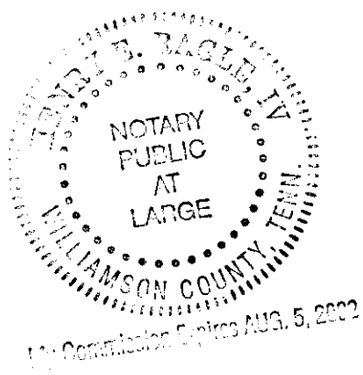
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 179,928.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25TH DAY OF MAY, 2001.

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.
John A. Howard, III and Jermietta T. Howard 6225 Tuckaleechee Lane Antioch, Tn 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	181-030-A-045.00 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., A VIRGINIA CORPORATION, SUCCESSOR BY MERGER TO FOX RIDGE HOMES, INC., as recorded in Instrument No. 200012200124722, Register's Office for Davidson County, Tennessee,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **John A. Howard, III and Jermietta T. Howard, Husband and Wife**, 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. 45 on a plan of Indian Creek Estates, Section 2, of record in Plat Book 9700, pages 558 and 559, 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 special warranty deed from Gregory S. Perrone, Trustee, of record in Book 11473, Page 891, re-recorded in Instrument No. 199912150303482, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

All matters of record in Book 9700, pages 558 and 559, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 10752, page 553,and in book 11491, page 587, and Book 11708, page 575, and in Instrument No. 200007270074152, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11033, page 509, and in instrument No. 200007270074153, Register's Office for Davidson County, Tennessee.

Easement for Family Cemetery of record in Book 6549, page 403, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 11031, page 79, Register's Office for Davidson County, Tennessee.

Conveyance of Common Area of record in Book 11033, page 519, Register's Office for Davidson County, Tennessee.

Greenbelt Application of Record in Book 8955, page 509, Register's Office for Davidson County, Tennessee.

All matters on Pud Boundary Plat of Record in Book 9700, page 391, 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 **6225 Tuckaleechee Lane, Antioch, Tn 37013.**

Davidson County DEEDWARR
Recvd: 05/31/01 08:13 2pgs
Fees:11.00 Taxes:665.73

20010531-0056139

3432

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 25TH. day of MAY, 2001.

NVR, INC., a Virginia Corporation

BY: Deborah P. Buford

Deborah P. Buford, Assistant Secretary

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Deborah P. Buford with whom I am personally acquainted and who upon her oath(s) acknowledged herself to be the Assistant Secretary respectively of NVR, Inc., a Virginia Corporation, the within named bargainor, and corporation, and that she as such Assistant Secretary being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Deborah P. Buford as such Assistant Secretary and attesting the same of the corporation, by the said Deborah P. Buford as such Assistant Vice President..

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 25TH. day of MAY, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.