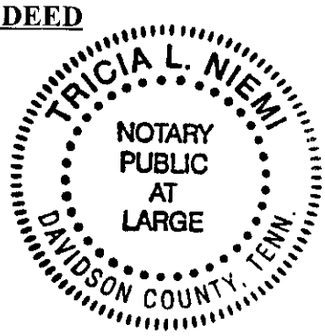
WARRANTY DEED



My Commission Expires JAN. 28, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 149,324.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF July, 2001.

Notary Public

My Commission Expires: _____
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 07/25/01 15:54 2pgs
Fees:13.00 Taxes:552.50

20010725-0079109

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:
Jeffrey R. Smith
8236 Canoe Court
Nashville, Tennessee 37221

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

Map Parcel No.
126-15-A-236.00 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., A/K/A NVR, INC.** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Jeffrey R. Smith, Married**, 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. 214, on a plan of Boone Trace At Biltmore, Section Five, of record in Instrument No. 200006220062086, 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 NVR Fox Ridge, Inc., by special warranty deed from Fox Ridge Homes, Inc., a Tennessee Corporation,, of record in Instrument No. 20000225-0018628, Register's Office for Davidson County, Tennessee. NVR Fox Ridge, Inc. and NVR, Inc. and Fox Ridge Homes, Inc., having merged and became NVR, Inc. T/A Fox Ridge Homes by Instrument No. 200012200124722, Register's Office for Davidson County.

This conveyance is made subject to:

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

All matters appearing on the Plan of record in Instrument No. 200006220062086, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 7265, page 657; Book 9342, page 312; as re-recorded in Book 9735, page 931; Book 10032, page 813; Book 10306, page 817; and in Book 11455, page 443; and in Instrument # 200001260008529, Register's Office for Davidson County, Tennessee.

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

Subject to H.O.A. 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 **8236 Canoe Court, Nashville, Tennessee 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 20th day of July, 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 20th day of July, 2001.

NOTARY PUBLIC

My Commission expires:

TRICIA L. NIEMI
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2002

3680