WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 121,788.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27 DAY OF July, 2001.

Notary Public

My Commission Expires: 9-11-2001
(AFFIX SEAL)

RUSSELL JOHN M... NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 08/01/01 13:56 2pgs
Fees:13.00 Taxes:450.62

20010801-0081540

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:
Tamara M. Stephens
751 Tulip Grove Road #1104
Hermitage, Tn 37076

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

Map Parcel No.
075-12-O-C-055.00

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, TRADING AS FOX RIDGE HOMES,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Tamara M. Stephens, 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.

Land in Davidson County, Tennessee being Lot No. 55, (Unit No. 1104) on the Brookside Park (Villa) Townhomes, Phase Two, a Horizontal Property Regime with Private Elements, of record in Instrument No. 2000101001 00359, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

Being part of the same property conveyed to NVR, Inc., A Virginia Corporation, Trading as Fox Ridge Homes, by warranty deed from Larry Powell Builders, Inc., of record in Instrument No. 20010130-0008981, 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.

Subject to all matters of record in Instrument No. 2000101001 00359, Register's Office for Davidson County, Tennessee.

Subject to Declaration of Covenants, Conditions and Restrictions of record in Book 11653, Page 251, and in Instrument No 200007180070532, Register's Office for Davidson County, Tennessee.

Subject to By-Laws of record in Book 11653, page 273, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of Record in Book 11653, Page 248, Register's Office for Davidson County, Tennessee.

Easement to Metro Government of record in Book 4126, page 977, 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 **751 Tulip Grove Road #1104, Hermitage, Tn 37076.**

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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 27 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 27 day of July, 2001.

NOTARY PUBLIC

My Commission expires: 9-11-2001

RUSSELL JOHN MOSS
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.