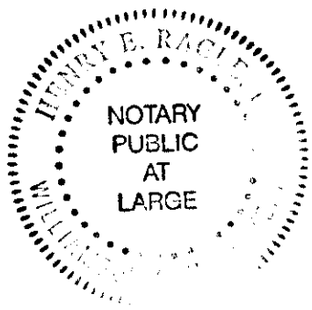
WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 145,487.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF August, 2001.

Notary Public

My Commission Expires: 8/5/02
(AFFIX SEAL)



My Commission Expires 8/5/2002

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.
Joshua D. Kerns and Angela C. Kerns 932 Waynewood Lane Hermitage, Tn 37076	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	75-12-0-B-33.00 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, TRADING AS FOX RIDGE HOMES,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Joshua D. Kerns and Angela C. Kerns, 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. 75, as shown on the plan of "Phase Two, Section 2, Brookside Woods, A Planned Unit Development", of record in Book 9700, page 398, Register's Office for Davidson County, Tennessee, to which plan is referenced for a more complete and accurate legal description.

Being part of the same property conveyed to NVR, Inc. T/A Fox Ridge Homes, by warranty deed from Larry Powell Builders, Inc., of record in Instrument No. 20010416-0037077, 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 Book 9700, pages 350, Book 9700, page 362 and Instrument No. 20000811-0079778, Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 10444, Page 213; in Book 11103, Page 156; and in Book 11346, page 460; and in Book 11453, page 900, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of Record in Book 10451, Page 506, Register's Office for Davidson County, Tennessee.

Easement for Sewer and Storm Drainage of record in Book 11256, page 436, and in Book 11497, page 577, Register's Office for Davidson County, Tennessee.

Utility Easement of record in Book 5609, page 627, Register's Office for Davidson County, Tennessee.

Subject to Deed for Common Area of record in Book 11450, page 112, Register's Office for Davidson County, Tennessee.

Surveyors Certificate of Correction of record in Book 11346, page 459 and 460, 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 **932 Waynewood Lane, Hermitage, Tn 37076.**

Davidson County DEEDWARR
Recvd: 08/16/01 12:22 2pgs
Fees:13.00 Taxes:538.30

20010816-0088685

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 10TH. day of AUGUST, 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 10TH. day of AUGUST, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

HENRY B. RAGLE
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY TENN.
My Commission Expires AUG. 5, 2002