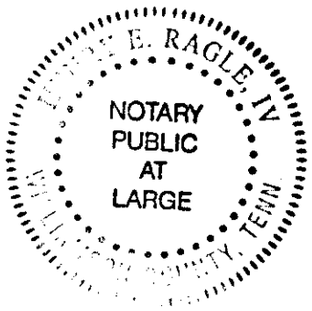
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 124,655.00

Rhonda L. Pensinger
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF August, 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.
Rhonda L. Pensinger	NVR Mortgage Finance, Inc.	Map 163-5-0-B
5170 Hickory Hollow Pkwy, # 267	P.O. Box 999	Parcel 68.00 CO
Antioch, TN 37013	Pittsburgh, PA 15230	

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 **RHONDA L. PENSINGER, 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. 68 on the plan of Mill Park, Phase II, (Formerly Hickory Hollow Townhomes), A Horizontal Property Regime (Private Element) of record in Instrument No. 200007060066999, 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 Vastland/ Eatherly/ McClung , of record in Instrument No. 20010425-0041020 , 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 appearing on the Plan of record in Instrument Number 200007060066999, said Register's Office, shows an Owners Certificate.

c. Subject to Restrictive covenants contained in an instrument of record in Book 10719, page 425, amended in Book 11167, Page 757, as supplemental Declaration Mill Park, Phase Two, of record in Instrument No. 20010712-0074528, Register's Office for Davidson County, Tennessee.

d. Easement for Bell South of record in Book 11378, page 991, Register's Office for Davidson County, Tennessee.

e. By-laws and Articles of Incorporation of record in Book 10719, Page 464 and Book 11167, page 759, Register's Office for Davidson County, Tennessee.

f. Subject to all matters on plats of record in Book 9700, Page 538 & 539, Register's Office for Davidson County, Tennessee

g. Subject to H.O.A. Charter at Book 10719, Page 419, Register's Office for Davidson County, Tennessee.

h. Subject to the Conveyance of Common Areas of record in Book 11221, page 249, and in Instrument No. 20010712-0074529, Register's Office for Davidson County, Tennessee.

i. Subject to As-Built Certificates of record in Book 11315, pages 157 & 159, Book 11674, page 536 and Book 11737, page 439, 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 **5170 Hickory Hollow Pkwy, # 267, Antioch, TN 37013.**

Davidson County DEEDWARR
Recvd: 09/10/01 12:09 2pgs
Fees:13.00 Taxes:461.22

20010910-0097805

3708

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 31 ST. day of AUGUST, 2001.

R. P. Smithwick, II
Division Manager

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 31 ST. day of AUGUST, 2001, before me, the undersigned Notary Public in and for the County and State aforesaid, personally came R. P. Smithwick, II, who, being by me duly sworn, says that he is Division Manager of NVR , Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR , 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, Inc., t/a Ryan Homes and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 31 ST. day of AUGUST, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires AUG. 5, 2002