WARRANTY DEED

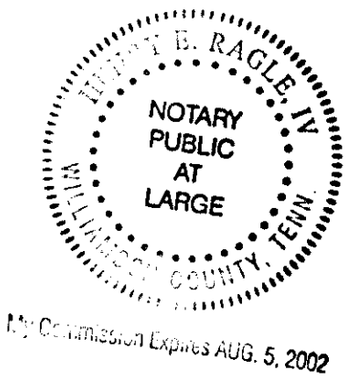
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 189,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF October, 2001

Notary Public

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



My Commission Expires AUG. 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:
Adam T. Bertram and Patricia A. Bertram
905 Canyon Court
Nashville, TN 37221

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

Map Parcel No.
Map 126-15-A
Parcel 254.00 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., T/A RYAN HOMES, A VIRGINIA CORPORATION**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **ADAM T. BERTRAM AND PATRICIA A. BERTRAM, HUSBAND AND WIFE**, 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. 54 on the plan of Boone Trace At Biltmore, Section Six of record in Instrument No. 20010607-0060003, 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 NVR, INC., T/A Fox Ridge Homes, INC., of record in Instrument No. 20010730-0080404, , 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 on the plan of record in Book 20010607-0060003, Register's Office for Davidson County, Tennessee.

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

d. Declaration of Covenants, Conditions and Restrictions of record in Book 7265, page 657, Book 9342, page 312, Book 9735, page 931, Book 10032, page 813, Book 10306, page 817, and Book 11455, page 443 and Instrument Number 2000 012600 08529, and in Instrument No. 20010717-0075902, Register's Office for Davidson County, Tennessee.

e. 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 **905 Canyon Court, Nashville, TN 37221.**

Davidson County DEEDWARR
Recvd: 11/02/01 10:05 2pgs
Fees:13.00 Taxes:599.30



20011102-0119835

3880

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 24th day of October, 2001.

R. P. Smithwick, II
Division Manager

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

On this 24th day of October, 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 24th day of October, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

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