WARRANTY DEED

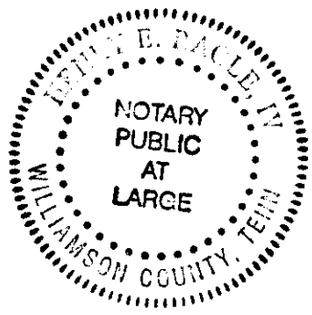
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 152,576.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st 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:
Jay L. Segadi and April M. Segadi
316 Upper Mill Drive
Antioch, Tn 37013

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

Map Parcel No.
173-15-A-Parcel 88

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 **Jay L. Segadi and April M. Segadi, 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.

Land in Davidson County, Tennessee, being Lot 88 on the Final Plat of Mill Run Subdivision, Phase 1-A, as of record in Instrument No. 20010608-0060668, 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., A Virginia Corporation, Trading As Fox Ridge Homes by special warranty deed from Mill Run, LLC, A Tennessee Limited Liability Company, of record in Instrument No. 20010709-0072753, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 2002, a lien which is not yet due and payable.

All matters on the Final Plat of Mill Run Subdivision, Phase 1-A, as of record as Instrument No. 20010608-0060668, Register's Office for Davidson County, Tennessee.

Restrictions contained in instrument of record in Book 11675, page 472, and By-Laws of Mill Run Homeowners Association attached thereto as Exhibit B in Book 11675 page 497, and Amendment to Restrictions of record in Instrument # 200002150015152, Register's Office for Davidson County, Tennessee.

Transmission Line Easement of record in Book 3933, page 359, Register's Office for Davidson County, Tennessee.

Easement of record in Book 10448, page 188, Register's Office for Davidson County, Tennessee.

Conveyance of Common Area of record in Instrument No. 20000217001618O, Register's Office for Davidson County, Tennessee.

Landscape Agreement of record in Instrument No. 20010405-0033587, Register's Office for Davidson County, Tennessee.

Stormwater Detention Agreement record in Instrument No. 20010405-0033586, Register's Office for Davidson County, Tennessee.

Lien for special assessments as contained in restrictions.

Rights of others in and to the common areas and elements of Mill Run Subdivision.

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 **316 Upper Mill Drive, Antioch, Tn 37013.**

Davidson County DEEDWARR
Recvd: 11/07/01 17:28 2pgs
Fees:13.00 Taxes:564.53

20011107-0122563

3901

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 31st day of October, 2001.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

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 their oath(s) acknowledged herself to be the Assistant Secretary respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that she 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 Secretary.

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 31st day of October, 2001.

NOTARY PUBLIC

My Commission expires: 8-14-05

RUSSELL JOHN McCANN
NOTARY PUBLIC AT LARGE
MY COMMISSION EXPIRES AUG. 14, 2005
WILLIAMSON COUNTY, TENN