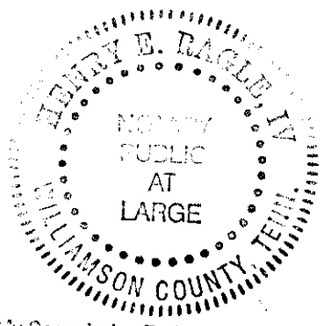
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 128,890.00

x _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29TH DAY OF November, 2001

_____
Notary Public

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

Davidson County DEEDWARR
Recvd: 12/04/01 10:04 2pgs
Fees:13.00 Taxes:476.89

20011204-0132715

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:
Charlotte Pendergraph
6729 Ascot Drive
Antioch, Tn 37013

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

Map Parcel No.
151-9-0-A Parcel 243

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 **Charlotte Pendergraph, 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 243 on the Final Plat of Phase 3, Section 1, Long Hunter Chase as of record in Instrument No. 20001103-0109138, Register's Office of Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description.

Being part of the same property conveyed to NVR, INC., A Virginia Corporation, Trading As Fox Ridge Homes by special warranty deed from JCH Development Company, Inc., of record in Instrument No. 20010816-0088687, 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 as set out in Book 9700, page 934 and 935 and in Instrument No. 200011030109138, Register's Office for Davidson County, Tennessee.

Easements for Sewer of record in Instrument No.200009060088271, Register's Office for Davidson County, Tennessee.

Easement for Storm Drainage/ Sewer of record in Instrument No. 200010300107415, Register's Office for Davidson County, Tennessee.

Certificate of resolution for JCH Development Company, Inc., of record in Book 9432, page 789, Register's Office for Davidson County, Tennessee.

HOA Charter of record in Book 9433, page 953, Register's Office for Davidson County, Tennessee.

Quitclaim of Common Areas of record in Book 9432, page 792 and in Book 9649, page 764, Register's Office for Davidson County, Tennessee.

Easements of record in Book 1115, page 202; Book 1101, page 457; Book 4717, page 515; Book 8197, page 288; Book 8358, pages 91 & 92; Book 9661, page 919; Book 2338, page 466; Book 4446, page 423; Book 4535, page 351; Book 9988, page 793; Book 11497, page 592, and in Book 9988, page 821, Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 9430, page 251; Book 9534, page 938, Book 9534, page 942, and in Instrument No. 20010514-0049630, Register's Office for Davidson County, Tennessee.

Easement for sanitary sewer of record in Book 9588, page 930, 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 **6729 Ascot Drive, Antioch, Tn 37013.**

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 29TH. day of NOVEMBER, 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 29TH. day of NOVEMBER, 2001.

NOTARY PUBLIC

My Commission expires: 8-5-02

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