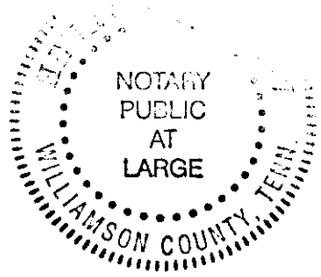
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 122,762.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31ST. DAY OF DECEMBER, 2001.

Notary Public

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

Davidson County DEEDWARR
Recvd: 01/08/02 15:00 2pgs
Fees:13.00 Taxes:454.22

20020108-0002953

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:
Duane L. Brown II and Heather L. Brown
739 Tulip Grove Road, Unit 304
Hermitage, Tn 37076

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

Map Parcel No.
75-12-0-C Parcel 27

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 **Duane L. Brown II and Heather L. Brown, 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 and Unit # 304 in Building 3, on the plan of Phase Two, Brookside Park Townhomes, a Horizontal Property Regime with Private Elements of record in Instrument Number 200010100100359, 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 Larry Powell Builders, Inc., of record in Instrument No. 20011017-0113208, 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.

Subject to all matters of record in Instrument No.200010100 100359, Register's Office for Davidson County, Tennessee.

Subject to Declaration of Covenants, Conditions and Restrictions of record in Book 11653, Page 251, and in Instrument No 200007180070532, as amended in Instrument No. 20010212-0013363, Register's Office for Davidson County, Tennessee.

Subject to By-Laws of record in Book 11653, page 273, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of Record in Book 11653, Page 248, Register's Office for Davidson County, Tennessee.

Easement to Metro Government of record in Book 4126, page 977, 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 739 Tulip Grove Road, Unit 304, Hermitage, Tn 37076.

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 DECEMBER, 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 31 ST. day of DECEMBER, 2001.

NOTARY PUBLIC

My Commission expires: 8/5/02

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