WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 164,862.00

Natalia W. Balina Zborowska
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25TH DAY OF JANUARY, 2002.

Notary Public

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

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

Davidson County DEEDWARR
Recvd: 02/06/02 08:47 2pgs
Fees:13.00 Taxes:609.99
20020206-0016232

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:
Robert S. Zborowski and Natalia W. Balina Zborowski
8209 Canoe Court
Nashville, TN 37221

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

Map Parcel No.
Map 126-15-0-A
Parcel 246

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 **ROBERT S. ZBOROWSKI AND NATALIA W. BALINA ZBOROWSKA, 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. 224 on the plan of Boone Trace At Biltmore, Section Five of record in Instrument No. 20000622-0062086 , 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., A Virginia Corporation Successor By Merger to Fox Ridge Homes, Inc., A/K/A NVR Fox Ridge , Inc., of record in Instrument No. 20020107-0001974 , Register's Office for DAVIDSON County, Tennessee.

This conveyance is made subject to:

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

b. All matters on the plan of record in Book 2000 062200 62086, 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 9665, page 420, and Instrument Number 2000 012600 08529, and in Instrument No. 20010717-0075902, and Instrument No. 20010607-0060003, Instrument No. 20011003-01070279, and in Instrument No. 20011119-0126832, 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.

f. Storm Water Detention Agreement of record in Instrument No. 20001120-0114598. Register's Office for Davidson County, Tennessee.

g. Conveyance of Common Areas by Quitclaim Deed to Boone Trace Homeowners Association of record in Instrument No. 20011119-0126831, Register's office for Davidson County, Tennessee.

h. Subject to all matters as set on the PUD Boundary Plats of record in Book 6900, page 470, 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 **8209 Canoe Court, Nashville, TN 37221**

4064

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 25TH. day of JANUARY, 2002.

NVR, Inc. t/a Ryan Homes, a Virginia corporation

R. P. Smithwick, II
Division Manager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

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

WITNESS my hand and notarial seal this 25TH. day of JANUARY, 2002.

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