WARRANTY DEED

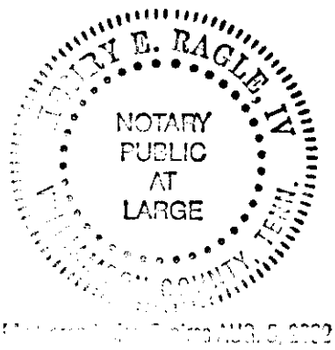
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 203,463.00

Michelle L. Poe
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF January, 2002.

Notary Public

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



Davidson County DEEDWARR
Recvd: 02/06/02 10:15 2pgs
Fees:13.00 Taxes:752.81

20020206-0016348

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:
Michelle L. Poe
1657 Glenridge Drive
Nashville, Tn 37221

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

Map Parcel No.
Map 142-13-B
Parcel 134

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 **MICHELLE L. POE, 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 134 on the Plan of First Revision, Riverside, Phase 3, as of record in Instrument No. 20010404-0032691, 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 Rochford Realty & Construction Co., Inc., of record in Instrument No. 20011031-0118597, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. All matters of record in Instrument No. 20010404-0032691, Register's Office for Davidson County, Tennessee.

c. Declaration of covenants, conditions and restrictions of record in Book 7185, page 619; Book 7405, page 780; Book 8104, page 211; Book 8136, page 79, and in Book 11063, page 996, Register's Office for Davidson County, Tennessee.

d. All matters contained in subdivision Boundary plat of record Book 6900, page 490, Register's Office for Davidson County, Tennessee.

e. Easements of Record in Book 6970, pages 275 and 281; Book 6970, page 278; Book 7103, page 48; Book 6972, page 45; Book 7574, page 645;Book 7489, page 638, and in Book 7803, page 642, Register's Office for Davidson County, Tennessee.

f. Agreement of Record for R-O-W of record in Book 7400, page 645, Register's Office for Davidson County, Tennessee.

g. HOA Charter of record in Book 7829, page 703, Register's Office for Davidson county, Tennessee.

h. Easement for Ingress/Egress of record in Book 7103, page 48, 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 **1657 Glenridge Drive, Nashville, Tn 37221.**

4193

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 January, 2002.

NVR, INC., a Virginia Corporation

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 her oath(s) acknowledged herself to be the Assistant Secretary respectively of NVR, Inc., a Virginia Corporation, the within named bargainor, and corporation, and that she as such 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 January, 2002.

NOTARY PUBLIC

My Commission expires: 11/2/05

K. THOMAS SIDWELL
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.