WARRANTY DEED

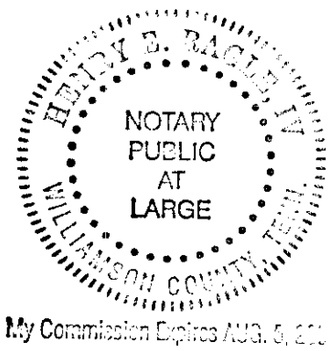
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 179,997.00

Gladys M Garrison
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28TH DAY OF FEBRUARY, 2002.

Notary Public

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



My Commission Expires AUG. 5, 2002

Davidson County DEEDWARR
Recvd: 03/06/02 15:07 2pgs
Fees:13.00 Taxes:565.99

20020306-0028312

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:
GLADYS M. GARRISON
1829 Annalee Drive
Antioch, Tn 37013

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

Map Parcel No.
Map 174-11-0-A
Parcel 58

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 **GLADYS M. GARRISON, UNMARRIED**, 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. 157 on the Subdivision Plat of Cane Ridge Farms, Section One, Phase Two of record in Instrument No. 20010404-0032708, 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 Cane Ridge Farms, LLC , of record in Instrument No. 20011024-0116413 , 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. Declaration Of Covenants, Conditions and Restrictions of record in Instrument Number 2000 090500 87103, First Amendment recorded in Instrument No. 20001204-0119093, Second Amendment recorded in Instrument No. 20010815-0088370, Register's Office for Davidson County, Tennessee.

c. Easement for Transmission Lines of record in Book 4428, page 565, Register's Office of Davidson County, Tennessee.

d. Easement for Utilities of record in Book 5078, page 476, Register's Office of Davidson County, Tennessee.

e. All Matters on the Plat of Record in Instrument Number 20010404-0032708, Register's Office for Davidson County, Tennessee.

f. Charter of Cane Ridge Homeowners Association, Inc. recorded in Instrument No. 20010815-0088360, Register's Office for Davidson County, Tennessee.

g. By-Laws of Cane Ridge Farms Homeowners Association of record in Instrument No. 20000905-0087103, Register's Office for Davidson County, Tennessee.

h. Conveyance of Common Areas to Cane Ridge Farms Homeowners Association, Inc. of record in Instrument No. 20010815-0088361, Register's Office for Davidson County, Tennessee.

i. Easement to United Telephone Company of record in Instrument No. 20020123-0009340, 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 **1829 Annalee 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 28TH. day of FEBRUARY, 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 28TH. day of FEBRUARY, 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