WARRANTY DEED

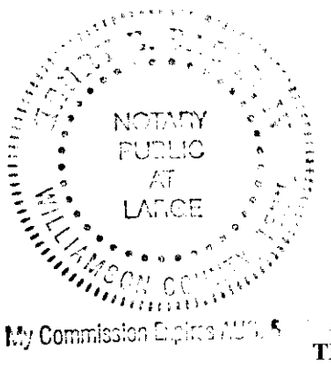
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 114,300.00

Amanda R Markham
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF April, 2002.

Notary Public

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



My Commission Expires AUG 5

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:	Send Tax Bills To:	Map Parcel No.
Adam Willis Markham and Amanda R. Markham 2817 Penn Meade Drive Nashville, Tn 37214	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	52-13-0-B Parcel 203

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, SUCCESSOR BY MERGER TO FOX RIDGE HOMES, INC.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Adam Willis Markham and Amanda R. Markham, 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 No.12 on a the Plan of River Glen, Phase III, Section 1, of record in Instrument No. 20011207-0135041, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being part of the same property conveyed to Fox Ridge Homes, Inc., by special warranty deed from Julius Doochin, of record in Instrument No. 20020117-0007072, 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 of record in Instrument No. 20011207-0135041, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in Book 6762, page 208; Book 7566, page 571; in Book 10630, page 501, and in Book 11532, page 610, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 8069, page 158 and Instrument No. 20020425-0051348, Register's Office for Davidson County, Tennessee.

Subject to Water and Sewer Easements of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

All matters on the plan of record in Book 6900, pages 650 and 651, and in Book 6900, page 671, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Instrument No. 20010816-0088874, 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 **2817 Penn Meade Drive, Nashville, Tn 37214.**

Davidson County DEEDWARR
Recvd: 04/29/02 15:13 2pgs
Fees:13.00 Taxes:422.91

20020429-0052429

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 26TH. day of ~~March~~ April, 2002.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: Deborah P. Buford
Deborah P. Buford, Assistant Secretary

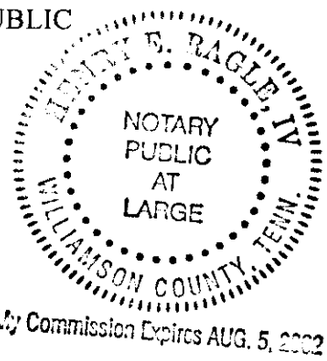
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

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 themselves 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 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 ..

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 26TH. day of ~~March~~ April, 2002.

NOTARY PUBLIC

My Commission expires: 8/5/02



My Commission Expires AUG. 5, 2002