WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 175,605.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF May, 2002.

Notary Public

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

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.
John A. Loveday and Kris M. Loveday	NVR Mortgage Finance, Inc.	Map 172-4-A
1489 Timber Ridge Circle	P.O. Box 999	Parcel 111
Nashville, TN 37211	Pittsburgh, PA 15230	

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 **JOHN A. LOVEDAY AND KRIS M. LOVEDAY, HUSBAND AND WIFE**, hereinafter called Grantee, 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. 43 on the plan of Phase Three, Highlands of Brentwood (formerly Brentwood Highlands) of record in Instrument No. 20010920-0101749, 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 Highlands of Brentwood, LLC, of record in Instrument No. 20020117-0007083 , 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 as set on the Plan of record in Instrument NO. 20010920-0101749, Register's Office for Davidson County, Tennessee.

c. Restrictive covenants contained in Book 11189, page 612; Book 11356, page 815; and Book 11629, page 906, Register's Office for Davidson County, Tennessee.

d. Easement for Sanitary Sewer of record in Book 7461, page 773, Register's Office for Davidson County, Tennessee.

e. Easement for Sanitary Sewer of record in Book 7461, page 805, Register's Office for Davidson County, Tennessee.

f. Easement for Access of record in Book 11189, page 612, Register's Office for Davidson County, Tennessee.

g. Easement for Bell South of record in Book 11608, page 467, Register's Office for Davidson County, Tennessee.

h. Quitclaim Deeds for Open Space of record in Book 11629, page 909 and Instrument #200004070035205, Register's Office for Davidson County, Tennessee.

i. Homeowners' Association Charter of record in Book 11595, page 872, Register's Office for Davidson County, Tennessee.

j. By-Laws of record in Book 11356, page 840, Register's Office for Davidson County, Tennessee.

k. All other easements and restrictions of record in said Register's Office.

l. Rights of others in and to the common areas and elements of Highlands of Brentwood.

m. Subject to lien for special assessments as contained in the By-Laws of Highlands Of Brentwood Homeowner's Association.

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 1489 Timber Ridge Circle, Nashville, TN 37211.

Davidson County DEEDWARR
Recvd: 05/24/02 09:53 2pgs
Fees:13.00 Taxes:649.74
20020524-0063452

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 20th day of May, 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 20th day of May, 2002.

NOTARY PUBLIC

My Commission expires: NOTARY PUBLIC AT LARGE