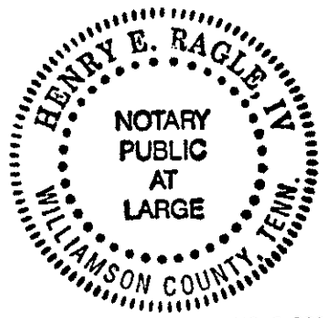
WARRANTY DEED



My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 152,427.00

Christopher M. Gray
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30TH. 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:
Christopher M. Gray
8273 Boone Trace
Nashville, Tn 37221

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

Map Parcel No.
Part of Map 126
Parcel 66

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 **Christopher M. Gray,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 No. 27, on the Plan of Section Two, Lexington Point of record as Instrument No.20010515-0049954, 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 Beazer Homes Corp., dba Phillips Builders, a Tennessee Corporation, of record in Instrument No. 20020226-0024242, 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.
- Subject to all matters shown on the Plan of Section Two, Lexington Point of record in Instrument No. 20010515-0049954, Register's Office for Davidson County, Tennessee.
- Covenants, conditions, restrictions for Lexington Point of record in Instrument No. 200010180103445; annexation of Section Two by First Supplementary of record in Instrument No. 200105220052909, Register's Office for Davidson County, Tennessee.
- Charter of Lexington Point HOA and By-Laws of Lexington Point HOA of record in Instrument No. 20001020-0104424, Register's Office for Davidson County, Tennessee.
- Subject to plan of Newson Land of record in Plat Book 1, page 25 and Plat Book 1, page 121, Chancery Court for Davidson County, Tennessee.
- Subject to easement granted to Nashville Chattanooga and St. Louis Railway of record in Book 513, page 396, said Register's Office.
- Subject to easement to Tennessee Electric Power Company of record in Book 751, page 375 and Book 787, page 7, said Register's Office.
- Subject to easement and right of way by Tennessee Valley Authority set forth Declaration of Taking of record in Book 4205, page 194 and Judgment of record in Book 4226, page 715, said Register's Office.
- Easement for Transmission Line of record in Book 4257, page 647, said Register's Office.
- Easement to Harpeth Valley Utility of record in Book 7526, page 315 and Book 7526, page 318 and Book 7526, page 324, said Register's Office.
- Easement for ingress and egress for the purpose of Vehicular access of record in Book 11669, page 837, said Register's Office.
- Subject to all matters on the Plan of Section Two, Lexington Point of record in Instrument No. 20010515-0049954, said Register's Office.
- Surveyor's Certificate of Correction to Final Plat, Section Two, Lexington Point of record in Instrument No. 20011214-0138239, said Register's Office.

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 **8273 Boone Trace, Nashville, Tn 37221.**

Davidson County DEEDWARR
Recvd: 06/05/02 09:12 2pgs
Fees:13.00 Taxes:563.98

20020605-0067936

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 30TH. day of MAY, 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 herself 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 she 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 30TH. day of MAY, 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