WARRANTY DEED

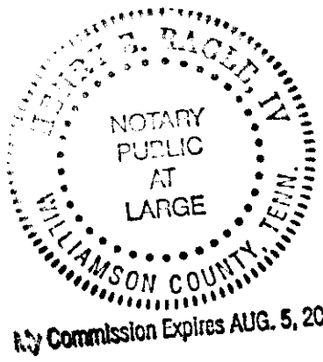
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 144,523.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF June, 2002.

Notary Public

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



My Commission Expires AUG. 5, 2002

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.
Alexis Cruz and Angela T. Cruz 1273 Bending Creek Drive Antioch, Tn 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	173-15-A Parcel 116

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 **Alexis Cruz and Angela T. Cruz, 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 Number 116 on the Final Plat of Mill Run Subdivision, Phase 2, as of record as Instrument No. 20011009-0109754, 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 Mill Run, LLC, a Tennessee limited liability company, of record in Instrument No. 20020328-0037981, 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. 20011009-0109754, and as amended by Instrument No. 20020605-0067914 and Instrument No. 20020605-0067915, Register's Office for Davidson County, Tennessee.

Restrictions contained in instrument of record in Book 11675, page 472, By-Laws attached to Exhibit "B" in Book 11675, page 497, amendment recorded in Instrument No. 20000215-0015152, Register's Office for Davidson County, Tennessee.

Transmission Line Easement of record in Book 3933, page 359, Register's Office for Davidson County, Tennessee.

Easement of record in Book 10448, page 188, Register's Office for Davidson County, Tennessee.

All matters on Plan of Mill Run, Phase 1 of record in Book 11700, pages 27 and 28 and Phase 1-A of record in Instrument No. 20010608-0060668, said Register's Office.

Charter & Articles of Homeowners Association of record in Instrument No. 19991207-0300674, said Register's Office.

Conveyance of open spaces and common areas of record in Instrument No. 20000217-0016180 and Instrument No. 20010608-0060668 and Instrument No. 20011009-0109754 and Instrument No. 20011219-0139981, Register's Office for Davidson County, Tennessee.

Landscape Agreement of record in Instrument No. 20010405-0033587, said Register's Office.

. Storm Water Detention agreement of record in Instrument No. 20010405-0033586, said Register's Office.

. Easement of record in Instrument No. 20011024-0116286, 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 **1273 Bending Creek Drive, Antioch, Tn 37013.**

Davidson County DEEDWARR
Recvd: 07/08/02 10:55 2pgs
Fees:13.00 Taxes:534.74
20020708-0081693

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 27TH. day of JUNE, 2002.

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

By: Deborah P. Buford
Deborah P. Buford, 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 Secretary respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that she as such 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 Secretary..

WITNESS my hand and notarial seal at my office at BRENTWOOD, Tennessee, this 27TH. day of JUNE, 2002.

NOTARY PUBLIC

My Commission expires: 10/01/03