WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 169,501.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th DAY OF July, 2002.

Notary Public

My Commission Expires: 10-8-04
(AFFIX SEAL)

JASON M. WELCH, JR. NOTARY PUBLIC AT LARGE

Davidson County DEEDWARR
Recvd: 07/25/02 09:58 2pgs
Fees:13.00 Taxes:627.15

20020725-0089215

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:
Fred H. Newman and E. Patricia Newman
7101 Calderwood Drive
Antioch, Tn 37013

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

Map Parcel No.
181-3-0-A Parcel 195

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 **Fred H. Newman and E. Patricia Newman, 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. 195 on the Plan of Section Three, Indian Creek Estates of record in Plat Book 9700, Page 817, 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 Eugene T. Collins, of record in Instrument No. 20020521-0066051, 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 on PUD Boundary Plat of record in Plat Book 9700, page 391, and all matters for Section Three, Indian Creek Estates of record in Plat book 9700, page 817, Register's Office for Davidson County, Tennessee.

Covenants, Conditions and Restrictions of record in Book 10752, page 553 and Book 11708, page 575 and Instrument No. 200007270074152, Register's Office for Davidson County, Tennessee.

Charter for HOA, Indian Creek of record in Book 11031, page 79, Register's Office for Davidson County, Tennessee.

By-Laws Indian Creek HOA of record in Book 11033, page 509, first amendment of record in Instrument No. 20000727-0074153, Register's Office for Davidson County, Tennessee.

Storm Water detention agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

Easement for family cemetery for Richard J. Byrd and wife, their decendants and immediate families of record in Book 6549, page 403 , Register's Office for Davidson County, Tennessee.

Conveyance of common areas to Indian Creek Homeowner's Association Inc of record in Book 11033, page 519, Register's Office for Davidson County, Tennessee.

Easement granted United Telephone Company of record in Instrument No. 20000802-0076584, 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 **7101 Calderwood 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 19th day of July, 2002.

NVR, INC., a Virginia Corporation

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 her oath(s) acknowledged herself to be the Assistant Secretary respectively of NVR, Inc., a Virginia Corporation, the within named bargainor, and corporation, and that she 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 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 19th day of July, 2002.

Shirley Brook Crews
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 10/01/05