WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 153,400.00

Orrin A. Cowley
Affiant

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

Notary Public

My Commission Expires: 8-14-05
(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.
Orrin A. Cowley and Mercedes R. Cowley 1285 Bending Creek Drive Antioch, Tn 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	173-15-A Parcel 119

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 **Orrin A. Cowley and Mercedes R. Cowley, 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 119 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 Number 20020419-0048890, 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 **1285 Bending Creek Drive, Antioch, Tn 37013.**

Davidson County DEEDWARR
Recvd: 08/01/02 08:59 2pgs
Fees:13.00 Taxes:567.58
20020801-0092226

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 26 day of Jul 4, 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 26 day of Jul 4, 2002.

NOTARY PUBLIC Ashley Brooke Crews

ASHLEY BROOKE CREWS NOTARY PUBLIC WILLIAMSON COUNTY, TN LARGE

My Commission expires: 10/01/02