WARRANTY DEED

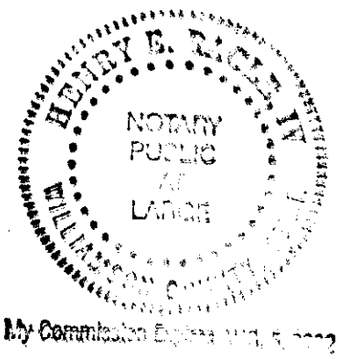
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 136,526.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF July, 2002.

Notary Public

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



Davidson County DEEDWARR
Recvd: 08/02/02 15:00 2pgs
Fees:13.00 Taxes:505.15

20020802-0093038

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.
Phillip C. Kays Jr 421 Jameswood Court Hermitage, Tn 37076	NVR Mortgage Finance, Inc P. O. Box 999 Pittsburgh, Pa 15230	75-12-0-B Parcel 97

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 **Phillip C. Kays Jr, 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. 31 on the Plan of Phase Two, Section 5, Brookside Woods, a Planned Unit Development, as of record in Instrument No. 20011011-0110735, 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 Larry Powell Builders, Inc., of record in Instrument No. 20020424-0050693, 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 of record in Instrument No. 20011011-0110735, Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 10444, Page 213, and Book 11103, Page 156, and in Book 11453, page 900, Register's Office for Davidson County, Tennessee.

Easements of record in Book 5609, page 627, and in Book 11256, page 436, and in Book 11497, page 577, Register's Office for Davidson County, Tennessee.

H.O.A. Charter of Record in Book 10451, Page 506, Register's Office for Davidson County, Tennessee.

Surveyor's Certificate of Correction of record in Book 11346, pages 459 & 460, Register's Office for Davidson County, Tennessee.

Quit-claim Deed for common areas of record in Book 11450, page 112, Register's Office for Davidson County, Tennessee.

Subject to all matters on PUD Boundary Plat, Brookside Woods of record in Plat book 9700, page 350, Register's Office for Davidson County, Tennessee.

- By-Laws of Brookside Woods Homeowners Assoc. Of record in Book 10444, page 230, 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 **421 Jameswood Court, Hermitage, Tn 37076.**

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 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 30TH day of July, 2002.

Ashley Brooke Crews
NOTARY PUBLIC LARGE

My Commission expires: 10/01/02