WARRANTY DEED

HENRY E. RAGLE, IV
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires AUG. 5, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 166,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF July, 2002.

Notary Public

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

Davidson County DEEDWARR
Recvd: 08/05/02 08:22 2pgs
Fees:13.00 Taxes:614.20
20020805-0093235

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.
Jeffrey C. Youngman and Shannon M. Youngman 616 Chestwick Court Antioch, Tn 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	151-9-0-A Parcel 231

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 **Jeffrey C. Youngman and Shannon M. Youngman, 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. 231 on the Final Plat of Phase 3, Section 1, Long Hunter Chase as of Record in Instrument No. 20001103-0109138, 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 JCH Development Company, Inc., of record in Instrument No. 20020416-0046781, 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 as set out in Instrument No. 20001030109138 and Book 9700, page 934 and 935, Register's Office for Davidson County, Tennessee.

Easements for Sewer of record in Instrument No. 200009060088271, and in Instrument No. 200009060088272, Register's Office for Davidson County, Tennessee.

Easement for Storm Drainage/ Sewer of record in Instrument No. 20001030010741 5, Register's Office for Davidson County, Tennessee.

Certificate of resolution for JCH Development Company, Inc., of record in Book 9432, page 789, Register's Office for Davidson County, Tennessee.

HOA Charter of record in Book 9433, page 953, Register's Office for Davidson County, Tennessee.

Quitclaim of Common Areas of record in Book 9432, page 792 and in Book 9649, page 764, Register's Office for Davidson County, Tennessee.

Easements of record in Book 1115, page 302; Book 1101, page 457; Book 4717, page 515; Book 8197, page 288; Book 8358, pages 91 & 92; Book 9661, page 919; Book 2338, page 466; Book 4446, page 423; Book 4535, page 351; Book 9988, page 793; Book 11497, page 592, and in Book 9988, page 821, Book 9588, page 930; Book 8197, page 288; Instrument No. 20001030-0107415; Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 9430, page 251; Book 9534, page 938, and in Book 9534, page 942, Register's Office for Davidson County, Tennessee.

Declaration of annexation, covenants and restrictions for Phase 3, Section 1, of record in Instrument No. 20010514-0049630, 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 **616 Chestwick Court, 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 31st 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 31st day of July, 2002.

BROOK CREWS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Ashley Brook Crews
NOTARY PUBLIC

My Commission expires: 10/01/02