WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 196,967.00

X James R. Wilson
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF July, 2002.

Notary Public

My Commission Expires: 11/2/05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 08/05/02 08:26 2pgs
Fees:13.00 Taxes:728.78
20020805-0093239

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.
James R. Wilson 7220 Explorer Trail Nashville, Tn 37221	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	126-15-0-A Parcel 264

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 **James R. Wilson, 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 73 on the Plan of Section Six, Boone Trace at Biltmore of record as Instrument No. 20010607-00600003, 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 Fox Ridge, Inc. by special warranty deed from Fox Ridge Homes, Inc. a Tennessee Corporation, of record in Book 10666, Page 317, re-recorded and corrected in Book 11732, page 122 and further corrected and re-recorded as Instrument No. 20000225-0018628, Register's Office for Davidson County, Tennessee. Fox Ridge Homes, Inc. and NVR, Inc. having merged and became NVR, Inc by Instrument No. 200012200124722, Register 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 appearing on the Plan of record in Instrument No. 20010607-00600003 and Plat Book 6900, page 470, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 7265, page 657; Supplement recorded in Book 9665, page 420 and Instrument No. 200001260008529 and Instrument No. 20010717-0075902 and Instrument No. 20010607-0060003 and Instrument No. 20011003-0107279 and Instrument No. 20011119-0126832 and Instrument No. 20011119-0126832, Register's Office for Davidson County, Tennessee.

Subject to easement of record in Book 8992, page 63, and Book 9665, page 420, Register's Office for Davidson County, Tennessee.

Subject to H.O.A. Charter of record in Book 9607, page 534, Register's Office for Davidson County, Tennessee.

Storm Water Detention agreement of record in Instrument No. 20001120-0114598, Register's Office for Davidson County, Tennessee.

Conveyance of common area of record in Instrument No. 20011119-0126831, 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: ( )

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.

ASHLEY BROOKS CREWS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENNESSEE

Ashley Brooks Crews
NOTARY PUBLIC

My Commission expires: 10/01/05