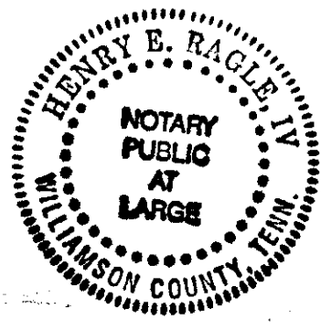
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 170,191.00

+a Terri G. Potts
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th DAY OF August, 2002.

Notary Public

My Commission Expires: 7/31/06
(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:
Terri G. Potts
3109 Demetros Place
Nashville, Tn 37210

Send Tax Bills To:
Colorado Federal Savings Bank
5151 Belt Line Road #320
Dallas, Texas 75254

Map Parcel No.
136-5-0-A Parcel 85

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 **Terri G. Potts, a married woman,** 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. 42 as shown on the Bayview Estates, Phase Six (a Planned Unit Development) of record in Instrument No. 20020102-0000486, Register's Office for Davidson County, Tennessee, to which plan is hereby referenced 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 Bayview Venture, LLC, a Tennessee limited liability company, of record in Instrument No. 20020517-0060916, Register's Office for Davidson County, Tennessee. Fox Ridge Homes, Inc. and NVR, Inc. having merged and became NVR, Inc. Trading as Fox Ridge Homes by Instrument No. 200012200124722, 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 Book 10613, page 613 and Instrument No. 20020102-0000486, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 10323, page 55; Book 10727, page 268; Book 11019, page 911; Book 11251, page 126; and in Book 11271, page 163, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 10323, page 86, Register's Office for Davidson County, Tennessee.

Landscape Agreement as set out in Book 10339, Page 298, Register's Office for Davidson County, Tennessee.

Easements of record in Book 3708, page 237; Book 7830, page 233; Book 10085, page 576; and in Book 10339, page 233, Register's Office for Davidson County, Tennessee.

Easement for Bell South of Record in Book 11762, page 271, Register's Office for Davidson County, Tennessee.

Quitclaim Deed of Common Areas in Instrument No. 20000710006826l, Register's Office for Davidson County, Tennessee.

Conveyance of common area to Bayview Homeowners Association of record in Instrument No. 20000710006826l and Instrument No. 20020104-0001404, 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 **3109 Demetros Place, Nashville, Tn 37210.**

Davidson County DEEDWARR
Recvd: 08/13/02 14:53 2pgs
Fees:13.00 Taxes:629.71
20020813-0098077

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 June, 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 JUNE, 2002.

ASHLEY BROOK CREWS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENNESSEE

NOTARY PUBLIC

My Commission expires: 10/01/05