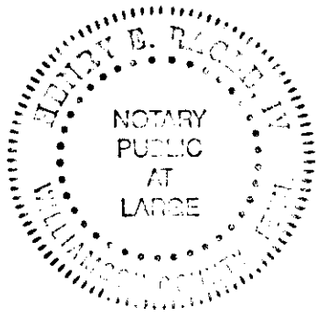
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 134,768.00

x Doris E. Umland
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 ST. DAY OF October, 2002.

Notary Public

My Commission Expires: 7/31/06
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 11/05/02 14:33 2pgs
Fees:13.00 Taxes:498.64

20021105-0135844

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:
DORIS E. UMLAND
604 Casey Place.
Hermitage, TN 37076

Send Tax Bills To:
NVR Mortgage Finance, Inc.
P. O. Box 999
Pittsburgh, Pa 15230

Map Parcel No.
075-12-0-B Parcel 81

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 **DORIS E. UMLAND, 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. 17 on the plan of Phase Two, Section Four, Brookside Woods, a Planned Unit Development of record in Instrument No. 20000811-0079778, 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. 20020711-0083745, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

- Taxes for the year 2003, a lien which is not yet due and payable.
- Subject to all matters on the Plan of Phase Two-Section 4, Brookside Woods, of record in Instrument No. 20000811-0079778, 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.
- Subject to H.O.A. Charter of Record in Book 10451, Page 506, Register's Office for Davidson County, Tennessee.
- Easement for Sewer and Storm Drainage of record in Book 11256, page 436, and in Book 11497, page 577, Register's Office for Davidson County, Tennessee.
- Utility Easement of record in Book 5609, page 627, Register's Office for Davidson County, Tennessee.
- Subject to Deed for common areas of record in Book 11450, page 112, Register's Office for Davidson County, Tennessee.
- All matters on the P.U.D. Boundary Plat, Brookside Woods of record in Book 9700, page 350, Register's Office for Davidson County, Tennessee.
- By-Laws of Brookside Woods Homeowners Association 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 **604 Casey Place., 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 31st day of OCTOBER, 2002.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: _____
Kevin Martin, Division Manager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Kevin Martin, Division Manager, with whom I am personally acquainted and who upon her oath(s) acknowledged himself to be the Division Manager respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that he as such Division Manager being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Kevin Martin as such Division Manager, and attesting the same of the corporation, by the said Kevin Martin as such Division Manager.

WITNESS my hand and notarial seal at my office at Brentwood, Tennessee, this 31st day of OCTOBER, 2002.

ASHLEY BROOKE CREWS
NOTARY PUBLIC
WILLIAMSON COUNTY, TN

NOTARY PUBLIC

My Commission expires: 9/16/06