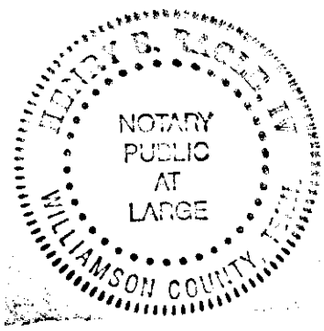
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 134,393.00

Keli Russell Bernhoff
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF NOVEMBER, 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:	Send Tax Bills To:	Map Parcel No.
ROLF VETLE BERNHOFF AND KELI RUSSELL BERNHOFF 2154 Nashboro Blvd. Nashville, Tn 37217	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	135-12-0-B PARCEL 5

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 **ROLF VETLE BERNHOFF AND KELI RUSSELL BERNHOFF, 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 & Unit No. 5, on the plan of "Horizontal Property Regime, Private Element Plat, Nashboro Village, Tract 7, of record in Plat Book 11700, page 49 and 50, Register's Office for Davidson County, Tennessee, to which is hereby made reference for a more complete and accurate description.

Being part of the same property conveyed to NVR, INC., A Virginia Corporation, Trading As Fox Ridge Homes by special warranty deed from Vastland Nashboro Development, LLC, of record in Instrument No. 20020612-0071364, 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 the Plan of record in Book 11700, pages 49 and 50, and also in Book 4660, page 158, Book 4660, page 156, Book 6200, page 341, Register's Office for Davidson County, Tennessee.

Subject to the Declaration of Covenants, Conditions, and Restrictions For Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 518, and in Book 4827, page 14, and in Instrument No. 20010322-0027768, Book 11703, page 520 and By-Laws attached as Exhibit "C", page 560, Register's Office for Davidson County, Tennessee.

Subject to the By-laws of Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 560, Register's Office for Davidson County, Tennessee.

Subject to a Memorandum of Lease of record in Book 10690, page 327, Register's Office for Davidson County, Tennessee.

Subject to Homeowner's Association Charter of record in Book 11703, page 518, Register's Office for Davidson County, Tennessee.

Subject to Easement for Sewer of record in Book 8870, page 887, portion of Tract 7 of record in Plat Book 4660, page 156, Register's Office for Davidson County, Tennessee.

Easements of record in Book 4868, page 74, and in Book 4815, page 425, Register's Office for Davidson County, Tennessee.

Easement for Cart Path of record in Book 10110, page 860, Register's Office for Davidson County, Tennessee.

Public R-O-W Dedication of Record in Book 4460, pages 149-151, Register's Office for Davidson County, Tennessee

Judgement of Declaration of Taking for J. Percy Priest Dam of Record in Book 4254, page 410, Portion of Tract 7 of record in Plat Book 4660, page 156 and portion of open spaces of record in Plat Book 4860, page 74, Register's Office for Davidson County, Tennessee.

Conveyance of Common Areas of record in Instrument No. 200010100100360, Register's Office for Davidson County, Tennessee.

Easement for Cable Television of record in Instrument No. 200010120101575, Register's Office for Davidson County, Tennessee.

Easement of record in Book 8870, page 932, Register's Office for Davidson County, Tennessee

Subject to overhead line easement of record of record in Book 4815, page 425, Register's Office for Davidson County, Tennessee.

Easement in Book 10110, page 854, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Instrument No.

P 20010314-0024179, Register's Office for Davidson County, Tennessee. UD boundary plat of record in Instrument No. 20020710-0083054, Register's Office for Davidson County, Tennessee.

Subject to agreement contained in License to Use Fitness Center and Swimming Pool of record as Instrument No. 20020507-0056329, 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 2154 Nashboro Blvd., Nashville, Tn 37217.

Davidson County DEEDWARR
Recvd: 12/02/02 10:41 2pgs
Fees:13.00 Taxes:497.25

20021202-0147800

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 22ND. day of NOVEMBER, 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 22ND. day of NOVEMBER, 2002.

NOTARY PUBLIC

My Commission expires: 01/16/06