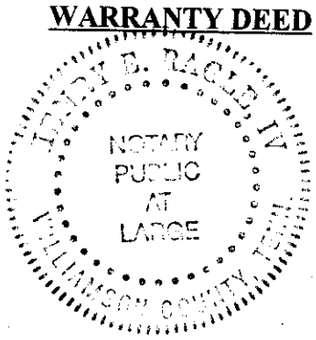
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 157,700.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29TH 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

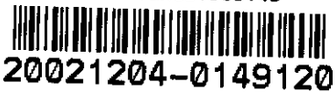
Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
David M. Kough and Abbie D. Kough 1001 Brookside Woods Blvd. Hermitage, TN 37076	NVR Mortgage Finance, Inc. P.O. Box 999 Pittsburgh, PA 15230	Map 75-12-0-B Parcel 29

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 **DAVID M. KOUGH AND ABBIE D. KOUGH, 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.

Being Lot No. 100 on the plan of Brookside Woods, Section 1, Phase One and A Portion of Phase Two, A Planned Unit Development of record in Book 9700, page 397, 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. 20020820-0100474 Register's Office for DAVIDSON County, Tennessee.

Davidson County DEEDWARR
Recvd: 12/04/02 09:41 2pgs
Fees:13.00 Taxes:583.49



20021204-0149120

This conveyance is made subject to:

a. Taxes for the year 2003, a lien which is not yet due and payable.

b. Subject to all matters Brookside Woods, Phase 1 and a Portion of Phase 2, Section 1 of record in Book 9700, page 397, Register's Office for Davidson County, Tennessee.

c. Restrictive Covenants of record in Book 10444, Page 213, as amended at Book 11103, Page 156, and further amended at Book 11453, page 900, Register's Office for Davidson County, Tennessee.

d. Easements granted to First Suburban Water Utility District of Davidson County, Tennessee (Cumberland Utility District) of record in Book 5609, page 627, Register's Office for Davidson County, Tennessee.

e. By-Laws of Brookside Woods Homeowners Association of record in Book 10444, page 230, Register's Office for Davidson County, Tennessee.

f. Articles of Incorporation of Brookside Woods HOA Assoc. Of record in Book 10451, page 506, Register's Office for Davidson County, Tennessee.

g. Easement for sewer recorded in Book 11256, page 436 and Book 11497, page 577, Register's Office for Davidson County, Tennessee.

h. Conveyance of Common Area of record in Book 11450, page 112, Register's Office for Davidson County, Tennessee.

i. Subject to matter on P.U.D. Boundary Plat, Brookside Woods of record in Plat Book 9700, page 350, Register's Office for Davidson County, Tennessee.

j. Surveyor's Certificate of Correction, Section 1, Brookside Woods of record in Book 11346, page 459, Register's Office for Davidson County, Tennessee.

k. Subject to all matters on plan of Phase 2, Section 2, Brookside Woods of record in Plat Book 9700, page 398, Register's Office for Davidson County, Tennessee.

l. Subject to lien for special assessment as contained in the By-Laws.

m. Subject to rights of others in and to the common areas and/or elements of Brookside Woods.

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 **1001 Brookside Woods Blvd., Hermitage, TN 37076.**

5222

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 29TH. 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 29TH. day of NOVEMBER, 2002.

NOTARY PUBLIC

NOTARY PUBLIC
LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 9/16/06