WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 166,282.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF November, 2002.

Notary Public

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

Davidson County DEEDWARR
Recvd: 12/10/02 10:12 2pgs
Fees:13.00 Taxes:615.24
20021210-0152009

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-0500

Address of New Owners As Follows:
Gary W. McCullough and James M. Allen
2137 Camille Lane
Antioch, TN 37013

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

Parcel 175

174-11-0-A
175.00

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., T/A RYAN HOMES, A VIRGINIA CORPORATION**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **GARY W. MCCULLOUGH, UNMARRIED AND JAMES M. ALLEN, UNMARRIED AS TENANTS IN COMMON WITH RIGHT OF SURVIVORSHIP**, hereinafter called Grantees, their heirs and and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit.

Being Lot No. 463 as Shown on the Subdivision Plat of Cane Ridge Farms, Phase Two of record in Instrument No. 20020712-0084131, 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. t/a Ryan Homes, a Virginia Corporation, by deed from Cane Ridge Farms, LLC, of record in Instrument No. 20020813-0098070 , Register's Office for DAVIDSON County, Tennessee.

This conveyance is made subject to:

a. Taxes for the year 2003 and subsequent years, a lien not yet due or payable.

b. All Matters on the Plat of Record in Instrument Number 20020712-0084131, Register's Office for Davidson County, Tennessee.

c. Declaration Of Covenants, Conditions and Restrictions of record in Instrument Number 20000905-00 87103, Register's Office for Davidson County, Tennessee.

d. Easement for Transmission Lines of record in Book 4428, page 565, Register's Office of Davidson County, Tennessee.

e. Easement for Utilities of record in Book 5078, page 476, Register's Office of Davidson County, Tennessee.

f. Conveyance of Common Areas from Cane Ridge Farms, LLC to Cane Ridge Farms Homeowners Association, INC., as of record in Instrument No. 20010815-0088361, Register's Office for Davidson County, Tennessee.

g. First Amendment to Declaration of Covenants, Conditions, and Restrictions for Cane Ridge Farms as of record in Instrument No. 20001204-0119093, Register's Office for Davidson County, Tennessee.

h. Second Amendment to Declaration of Covenants, Conditions, and Restrictions for Cane Ridge Farms as of record in Instrument No. 20010815-0088370, Register's Office for Davidson County, Tennessee.

i. Charter of Cane Ridge Farms Homeowners Association, INC., as of record in Instrument No. 20010815-0088360, Register's Office for Davidson County, Tennessee.

j. By-Laws of Cane Ridge Farms Homeowner's Association as attached to the Restrictions of Cane Ridge Farms, of record in Instrument No. 20000905-0087103, Register's Office for Davidson County, Tennessee.

k. Rights of others in and to the common areas and elements of Cane Ridge Farms.

l. Subject to Lien for special assessments as contained in the Restrictions for Cane Ridge Farms.

m. Easement conveyed to United Telephone Company by Cane Ridge Farms, LLC across common areas of Cane Ridge Farms Phase One of record in Instrument No. 20020123-0009340, 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 **2137 Camille Lane, Antioch, TN 37013.**

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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. t/a Ryan Homes, a Virginia corporation

R. P. Smithwick, II
Division Manager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally appeared R. P. Smithwick, II, Division Manager, who, being by me duly sworn, says that he is Division Manager of NVR Homes, Inc., t/a Ryan Homes, a Virginia corporation; that he signed and sealed said instrument on behalf of said NVR Homes, Inc., t/a Ryan Homes by its authority duly given, and the said Division Manager, acknowledged said instrument to be the act and deed of said NVR Homes, Inc., t/a Ryan Homes and the corporate seal was hereby affixed.

WITNESS my hand and notarial seal this 22nd day of November, 2002.

NOTARY PUBLIC

My Commission expires: 9-24-06

NOTARY PUBLIC AT LARGE WILLIAMSON CO.