WARRANTY DEED

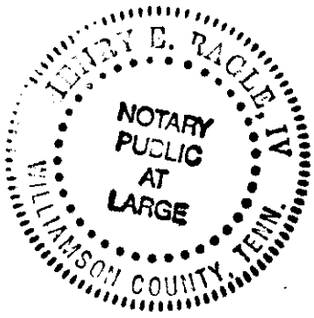
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 182,304.00

x _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30TH DAY OF DECEMBER, 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:
Roncie Fernandes and Michelle Fernandes
917 Glenridge Lane
Nashville, Tn 37221

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

Map Parcel No.
Map 142-13-B
Parcel 127

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 **RONCIE FERNANDES AND MICHELLE FERNANDES, 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 No. 127 on the Plan of First Revision, Riverside, Phase 3, as of record in Instrument Number 20010404-0032691, 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 Rochford Realty & Construction Co., INC., of record in Instrument No. 20020923-0115589, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. All matters of record in Instrument No. 20010404-0032691, Register's Office for Davidson County, Tennessee.

c. Declaration of covenants, conditions and restrictions of record in Book 7185, page 619; Book 7405, page 780; Book 8104, page 211, and in Book 11063, page 996, Register's Office for Davidson County, Tennessee.

d. Waterline Easements of record in Book 6970, pages 275 and 281, Register's Office for Davidson County, Tennessee.

e. Easement of Public Utilities of record in Book 6970, page 278, Register's Office for Davidson County, Tennessee.

f. Easements contained in instrument of record in Book 7103, page 48, and in Book 7803, page 642, Register's Office for Davidson County, Tennessee.

g. All matters contained in subdivision Boundary plat of record Book 6900, page 490, Register's Office for Davidson County, Tennessee.

h. Easement for Metropolitan Government of Nashville of record in Book 6972, page 45, Register's Office for Davidson County, Tennessee.

i. Easements of Record in Book 7574, page 645 and in Book 7489, page 638, Register's Office for Davidson County, Tennessee.

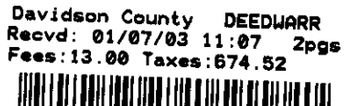
j. Agreement of Record in Book 7400, page 645, Register's Office for Davidson County, Tennessee.

k. HOA Charter recorded in Book 7829, Page 703, 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 **917 Glenridge Lane, Nashville, Tn 37221.**

Davidson County DEEDWARR
Recvd: 01/07/03 11:07 2pgs
Fees:13.00 Taxes:674.52



20030107-0002520

5243

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 DECEMBER, 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 30TH day of DECEMBER, 2002.

NOTARY PUBLIC

My Commission expires: 9/16/06