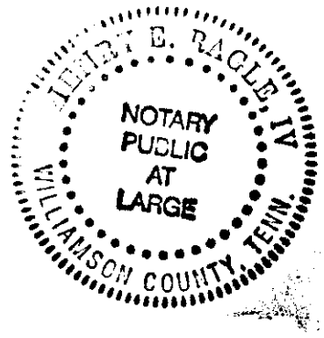
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 126,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27 TH DAY OF DECEMBER, 2002.

Notary Public

My Commission Expires: 7/3/06
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 01/07/03 11:22 2pgs
Fees:13.00 Taxes:468.05
20030107-0002644

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
DANIEL M. MCGOWAN	NVR Mortgage Finance, Inc.	52-13-0-B PARCEL 287
3308 Penn Meade Way	P. O. Box 999	
Nashville, Tn 37214	Pittsburgh, Pa 15230	

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 **DANIEL M. MCGOWAN, 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. 51 on the Plan of River Glen, Phase III, Section 2, as of record as Instrument No. 20020917-0113231, Register's Office for Davidson County, 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 Julius Doochin, of record in Instrument No. 20021014-0125741, 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.

All matters of record for Plan of River Glen, Phase III Section 2 at Instrument No. 20020917-0113231, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in Book 6762, page 208; Book 7566, page 571; in Book 10630, page 501, and in Book 11532, page 610, and Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 8069, page 158 and Instrument No. 20020425-0051348, Register's Office for Davidson County, Tennessee.

Subject to Water and Sewer Easements of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

All matters on the plan of record in Book 6900, pages 650 and 651, and in Book 6900, page 671, Register's Office for Davidson County, Tennessee.

Storm water detention agreement of record in Instrument No. 20010816-0088874, Register's Office for Davidson County, Tennessee.

Conveyance of common areas of record in Instrument No. 20020503-0054718, Register's Office for Davidson County, Tennessee.

Subject to rights of others in and to the common areas and/or elements of River Glen.

Subject to lien for special assessments as contained in the restrictions.

Easement of record in Book 7296, page 484, Book 11030, page 731, Book 11030, page 731 and Book 3961, page 681, 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 **3308 Penn Meade Way, Nashville, Tn 37214.**

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 27TH 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 27TH day of DECEMBER, 2002.

NOTARY PUBLIC

SHELLEY BROOKE CREWS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY

My Commission expires: 9/16/06