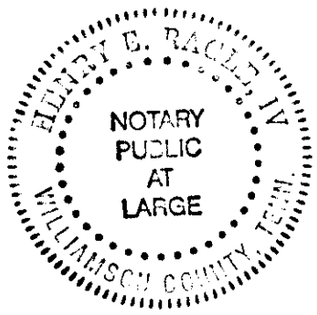
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 129,990.00

X Sarah E Johnson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30TH DAY OF DECEMBER, 2002.

Notary Public

My Commission Expires: 7/31/06
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 01/07/03 12:49 2pgs
Fees:13.00 Taxes:480.96

20030107-0002653

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. S
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:
Sarah E. Johnson
646 St. Jules Lane
Nashville, TN 37211

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

Map Parcel No.
Map 173-9-A
Parcel 85

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 **SARAH E. JOHNSON, UNMARRIED**, 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 or Unit No. 98 on the plan of Revision One, Section Two, Lenox Village of record in Instrument NO. 20020731-0091872, 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 Lenox Village I, LLC, of record in Instrument No. 20020820-0100471 , 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 plan of record in Instrument No. 20020731-0091872, Register's Office for Davidson County, Tennessee.

c. Subject to all matters on the Plan of record in Book 421, page 146, Register's Office for Davidson County, Tennessee.

d. Declaration of Covenants, Conditions, and Restrictions of record in Instrument No. 20020315-0032825 and 20020315-0032826, Register's Office for Davidson County, Tennessee.

e. Master Deed of record in Instrument No. 20020315-0032825, Register's Office for Davidson County, Tennessee.

f. Easement for sanitary sewer, storm drainage and water main with appurtenances of record in Instrument No. 20011129-0130322, Register's Office for Davidson County, Tennessee.

g. Easement for sanitary sewer and/or storm drainage of record in Instrument No. 20011106-0121932, and Book 7361, page 230 and Book 7985, Page 449, and Instrument No. 20010918-0100850, Register's Office for Davidson County, Tennessee.

h. Easement for water mains and appurtenances of record in Instrument No. 20011112-0123853, Register's Office for Davidson County, Tennessee.

i. Easement of record in Instrument No. 20020408-0042676, Register's Office for Davidson County, Tennessee.

j. Charter of Homeowners Association of record in Instrument No. 20010412-0045831, Register's Office for Davidson County, Tennessee.

k. Easement for the flow of water of unnamed tributary of Mill Creek and the rights of the public therein.

l. Rights of upper and lower riparian owners to the flow of an unnamed tributary of Mill Creek free from dimunition and pollution.

m. Conveyance of common areas from Lenox Village I, LLC and Lenox Village III, LLC unto Lenox Village Neighborhood Association of record as Instrument No. 20020501-0053757 and as Re-recorded in Instrument No. 20020507-0056338, Register's Office for Davidson County, Tennessee.

n. Rights of others in and to the common areas of Lenox Village.

o. Easement for Right of way and sign of record in Instrument No. 20010103-0000902, Register's Office for Davidson County, Tennessee.

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

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 **646 St. Jules Lane, Nashville, TN 37211.**

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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 30TH day of DECEMBER, 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 30TH day of DECEMBER, 2002.

NOTARY PUBLIC

My Commission expires: 9-24-06