WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 159,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 DAY OF March, 2003.

Notary Public

My Commission Expires:
(AFFIX SEAL)

RUSSELL JOHN McCANN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN MY COMMISSION EXPIRES AUG. 14, 2005

Davidson County DEEDWARR
Recvd: 04/04/03 11:14 2pgs
Fees:13.00 Taxes:591.63
20030404-0044728

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SOUTH, 2ND FLOOR
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
Michael John Kalkstein and Jacqueline M. Gutberlet 7037 Calderwood Drive Antioch, TN 37013	NVR Mortgage Finance, INC. 100 Ryan Court Pittsburgh, PA 15205	Map 181-3-0-A Parcel 99

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 **MICHAEL JOHN KALKSTEIN AND JACQUELINE M. GUTBERLET, 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. 99 on the Plan of Section Four, Indian Creek Estates of record in Plat Book 11700, page 15, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being part of the same property conveyed to NVR, INC., A Virginia Corporation, Trading As Fox Ridge Homes by special warranty deed from Eugene T. Collins, an Unmarried Man, of record in Instrument No. 20020531-0066051 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 as set out on the PUD Boundary Plat, Indian Creek Estates of record in Plat Book 9700, page 391, Register's Office for Davidson County, Tennessee.

c. All matters on the Plan of Section Four, Indian Creek Estates, of record in Plat Book 11700, page 15, Register's Office for Davidson County, Tennessee.

d. Declaration of Covenants, Conditions and Restrictions of record in Book 10752, page 553, and in Book 11708, page 575, and in Instrument No. 20000727-0074152, Register's Office for Davidson County, Tennessee.

e. Charter for Indian Creek Homeowner's Association, Inc., of record in Book 11031, page 79, Register's Office for Davidson county, Tennessee.

f. By-Laws of Indian Creek Homeowner's Association of record in Book 11033, page 509, and First Amendment to By-Laws of record in Instrument No. 20000727-0074153, Register's office for Davidson County, Tennessee.

g. Storm Water Detention Agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

h. Easement for family cemetery for Richard J. Byrd and wife, and their descendants and immediate families of record in Book 6549, page 403, Register's Office for Davidson County, Tennessee.

i. Conveyance of common areas to Indian Creek Homeowner's Association, Inc., of record in Book 11033, page 519, Register's Office for Davidson County, Tennessee.

j. Easement granted to United Telephone Company as of record in Instrument No. 20000802-0076584, 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 **7037 Calderwood Drive, Antioch, TN 37013.**

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 28th day of March, 2003.

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 28th day of March, 2003.

_____
NOTARY PUBLIC AT LARGE

NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.

My Commission expires: 9/11/06