WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 142,450.00

James E Coward Jr
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4 DAY OF April, 2003.

Notary Public

My Commission Expires:
(AFFIX SEAL)

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

Davidson County DEEDWARR
Recvd: 04/08/03 14:58 2pgs
Fees:13.00 Taxes:527.07

20030408-0046574

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:	Send Tax Bills To:	Map Parcel No.
JAMES E. COWART, JR. AND STEPHANIE L. COWART 1345 Bell Road #212 Antioh, Tn 37013	NVR Mortgage Finance, Inc. P. O. Box 999 Pittsburgh, Pa 15230	162-12-B PARCEL 41

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 **JAMES E. COWART, JR. AND STEPHANIE L. COWART, 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.

Being Unit No. 25-C on the plan of Villas at Belle Parke, Phase 1, a horizontal property regime, of record in Instrument No. 20020913-0111601 and Master Deed of record in Instrument No. 20020911-0110959, Register's Office for Davidson County, Tennessee, to which is hereby referenced 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 Belle Parke, LLC, of record in Instrument No. 20021114-0141431, 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 in Instrument No. 20020913-0111601, Register's Office for Davidson County, Tennessee.

Restrictive covenants and declaration of covenants, conditions and restrictions of record in Instrument No. 20020911-0110959, Register's Office for Davidson County, Tennessee.

Easement for construction and maintenance of drainage facility of record in Book 7838 , page 934, Register's Office for Davidson County, Tennessee.

Declaration of drainage Easement in Instrument No. 20020322-0035169, Register's Office for Davidson County, Tennessee.

Landscape Buffer Easement of record in Instrument No. 20011217-0138710, Register's Office for Davidson County, Tennessee.

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

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 **1345 Bell Road #212, Antioh, 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 4th day of April, 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 4 day of April, 2003.

_____
NOTARY PUBLIC

My Commission expires: 9/16/06

WILLIAMSON COUNTY