WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 133,970.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd April, 2003

Notary Public

My Commission Expires: 10-18-04
(AFFIX SEAL)

JACKSON M. WELCH, JR. NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 04/24/03 13:01 2pgs
Fees:13.00 Taxes:495.69

20030424-0055167

THIS INSTURMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:	Send Tax Bills To:	Map Parcel No.
David E. RUFENACHT 364 Upper Mill Drive Antioch, TN 37013	NVR Mortgage Finance, Inc. 100 Ryan Court Pittsburgh, PA 15205	Map 173-15-0-A Parcel126

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good valuable consideration, the receipt of which is hereby acknowledged, We, **NVR, Inc., a Virginia Corporation T/A Fox Ridge Homes**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **David E. RUFENACHT, 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-wit.

Being Lot 126, as shown on the Final Plat of Mill Run Subdivision, Phase 2, as of Record in Instrument No. 20011009-0109754, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to NVR, Inc. T/A Fox Ridge Homes by deed from Mill run, LLC a Tennessee limited liability company, recorded in Instrument No. 20030123-0009661 Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2003 , and subsequent years, which are a lien and not yet due and payable.

The Plan of record in Instrument No. 20011009-0109754, and as Amended in Instrument No. 20020605-0067914 and in Instrument No. 20020605-0067915, Register's Office for Davidson County, Tennessee.

Restrictions contained in instrument of record in Book 11675, page 472, and By-Laws of Mill Run Homeowners Association attached thereto as Exhibit B in Book 11675, page 497, and amendment to Restrictions of record in Instrument #200002150015152, and in Instrument No. 20020701-0079016, Register's Office for Davidson County, Tennessee.

Transmission Line Easement of record in Book 3933, page 359, Register's Office for Davidson County, Tennessee.

Easement for Sewer of record in Book 10448, page 188, Register's Office for Davidson County, Tennessee.

Landscape Agreement of record in Instrument No. 20010405-0033587, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11675, page 497, Register's Office for Davidson County, Tennessee.

Stormwater Detention Agreement of record in Instrument No. 20010405-0033586, Register's Office for Davidson County, Tennessee.

Easement for Conservation Greenway of record in Instrument No. 20011024-0116286, Register's Office for Davidson County, Tennessee.

Charter and Articles of Incorporation of Nashville Mill Run Homeowners Association, INC., of record in Instrument No. 19991207-0300674, Register's Office for Davidson County, Tennessee.

Lien for special assessments as contained in restrictions.

Right to others in and to the common areas and elements of Mill Run Subdivision.

Conveyance of open space & common area to Mill Run Homeowners Assoc of record in Instrument No. 20011219-0139981, 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: **364 Upper Mill 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 22ND 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 22ND day of APRIL, 2003.

_____
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY

My Commission expires: 9/16/06