WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 200,534.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30 April, 2003

Notary Public

My Commission Expires: 6-18-04
(AFFIX SEAL)

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

Davidson County DEEDWARR
Recvd: 05/07/03 09:16 2pgs
Fees:13.00 Taxes:741.98
20030507-0060759

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:
Jeremy W. PARHAM and Ladawna R. PARHAM
7005 Calderwood Drive
Antioch, TN 37013

Send Tax Bills To:
NVR Mortgage Finance, Inc.
100 Ryan Court
Pittsburgh, PA 15205

Map Parcel No.
Map 181-3-0-A Parcel 107

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 **Jeremy W. PARHAM and Ladawna R. PARHAM, 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-wit.

Being Lot 107, on a Plan of Section Four, INDIAN CREEK ESTATES, of record in Book 11700, Page 15 , 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 Warranty Deed from Eugene T. Collins of record as Instrument No. 20030226-0025774, 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.

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.

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.

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.

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

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.

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

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.

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.

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: **7005 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 30th 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 30th day of April, 2003.

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NOTARY PUBLIC

My Commission expires: 9/14/06

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN