WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 161,615.00

Affiant

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

Notary Public

My Commission Expires: 11-22-03
(AFFIX SEAL)

DONALD R. BARRETT, JR. NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 07/08/03 15:49 2pgs
Fees:13.00 Taxes:597.98
20030708-0094016

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:
James W. GIFFORD and Gail W. GIFFORD
2145 Camille Drive
Antioch, TN 37013

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

Map Parcel No.
Part of Map 174 Parcel

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 RYAN HOMES**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **JAMES W. GIFFORD AND GAIL W. GIFFORD, 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 461, as shown on the Subdivision Plat of CANE RIDGE FARMS, Phase Two of record in Instrument No. 20020821-0101307, 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., A Virginia Corporation T/A Ryan Homes by Warranty Deed from Cane Ridge Farms, LLC of record in Instrument No. 20030422-0053088, Register's office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. Declaration Of Covenants, Conditions and Restrictions of record in Instrument Number 2000 090500 87103, 1st amendment of record as Instrument No. 20001204-0119093, 2nd amendment of record in Instrument No. 20010815-0088370, Register's Office for Davidson County, Tennessee.

c. Charter of Cane Ridge Farms Homeowners Association, Inc. of record in Instrument No. 20010815-0088360, Register's Office for Davidson County, Tennessee.

d. By-laws of Cane Ridge Farms Homeowners Association, Inc. of record in Instrument No. 20000905-0087103, Register's Office for Davidson County, Tennessee.

e. Conveyance of common areas of record in Instrument No. 20010815-0088361, Register's Office for Davidson County, Tennessee.

f. Easement for Transmission Lines of record in Book 4428, page 565, Register's Office of Davidson County, Tennessee.

g. Easement for Utilities of record in Book 5078, page 476, Register's Office of Davidson County, Tennessee.

h. All Matters on the Plat of Record in Instrument Number 20020821-0101307, Register's Office for Davidson County, Tennessee.

i. Easement to United Telephone Company of record as Instrument No. 20020123-0009340, Register's Office for Davidson County, Tennessee.

j. Rights of others in and to the common areas and elements of Cane Ridge Farms.

k. Subject to lien for special assessments as contained in the Restrictions for Cane Ridge Farms.

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: **2145 Camille Drive, Antioch, TN 37013**

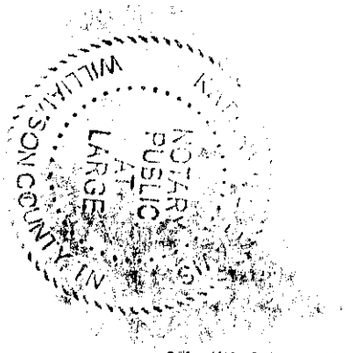
TN 0233

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 30 day of June, 2003.

NVR, Inc. t/a Ryan Homes, a Virginia corporation

JIM SPANGLER
Division Manager



STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally appeared JIM SPANGLER, 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 30 day of June, 2003.

Matthew L. Davis
NOTARY PUBLIC

My Commission expires: 2/24/07