WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 152,118.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24 July, 2003

Notary Public

My Commission Expires: 11.2
(AFFIX SEAL)

DONALD R. BARRE NOTARY PUBLIC AT LARGE WILLIAMSON COU

Davidson County DEEDWARR
Recvd: 08/13/03 13:35 2pgs
Fees:13.00 Taxes:562.84
20030813-0116267

THIS INSTURMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 240 FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:
Yulonda R. OPARE-ADDO
1228 Alandee Street
Nashville, TN 37214

Send Tax Bills To:
First NLC Financial Services, LLC
700 W. Hillsboro Blvd, B-1 #204
Deerfield Beach, FL 33441

Map Parcel No.
52-13-0-B Parcel 297

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 **Yulonda R. OPARE-ADDO, 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.

Being Lot 28, on a Plan of RIVER GLEN, Phase 3, Section 3 of record in Instrument No. 20020917-0113232 , 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 Julius Doochin of record in Instrument No. 20030123-0009662, 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 of record in Instrument No. 20020917-0113232, Register's Office for Davidson County, Tennessee.

Restrictions, Covenants, Conditions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of River Glen, Phase III, Section 3 of record in Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

Water and Sanitary Sewer Easements of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

Charter of River Glen Homeowners Association of record in Book 8069, page 158, Register's Office for Davidson County, Tennessee.

All matters appearing on the plan of Record in Plat Book 6900, page 650, 651 and page 671, Register's Office Davidson County, Tennessee.

Stormwater Detention Agreement of record in Instrument No. 20010816-0088874, Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions, and Restrictions for River Glen Phase III of record in Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

Charter of River Glen Property Owners' Association of record as Instrument No. 20020425-0051348, Register's Office for Davidson County, Tennessee.

Conveyance of Common Areas to River Glen Property Owners' Association of record in Instrument No. 20020503-0054718, Register's Office for Davidson County, Tennessee.

Rights of others in and to the common areas/elements of River Glen.

Subject to Lien for special assessments as contained in the restrictions.

Subject to matter on Plan of River Glen Property Owners' Association of record in Instrument No. 20030319-0036614, Register's Office for Davidson County, Tennessee.

Easements of record in Book 7296, pge 484, Book 11030, page 731 and Book 3961, page 681, 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: **1228 Alandee Street, Nashville, TN 37214**

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 29 day of July, 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 29 day of July, 2003.

_____
NOTARY PUBLIC

My Commission expires: 10/16/06

ASHLEY BROOK CREWS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.