WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 174,431.00

x Willie J Gilbert
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24 October, 2003

Notary Public

My Commission Expires: 11-15-05
(AFFIX SEAL)

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

Davidson County DEEDWARR
Recvd: 11/03/03 10:21 2pgs
Fees:13.00 Taxes:645.39
20031103-0160685

THIS INSTRUMENT 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.**
Willie J. GILBERT	NVR Mortgage Finance, Inc.	Map 151-9-0-A Parcel 305
704 Ashwell Close	100 Ryan Court	
Antioch, TN 37013	Pittsburgh, PA 15205	

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 **Willie J. GILBERT, 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 305 on the Final Plat of Phase 3 Section 2, LONG HUNTER CHASE, as of record in Instrument No. 20020926-0117442 , 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 convey to NVR, Inc. t/a Fox Ridge Homes by deed from JCH Development Company, Inc. of record as Instrument Number 20030725-0104068, Register's Office for Davidson County, Tennessee.
This conveyance is made subject to:

Taxes and assessments for the year 2004 , and subsequent years, which are a lien due and payable.

All matters on the Plan of Phase 3 Section 1, Long Hunter Chase, of record in Plat Book 9700, Pages 934 and 935, Register's Office for Davidson County, Tennessee.

All matters on the Plan of Phase 3 Section 1, First Revision, Long Hunter Chase as set out in Instrument No. 20001103-0109138 and Phase 3, Section 2 of record in Instrument No. 20020926-0117442, Register's Office for Davidson County, Tennessee.

Easement granted by Dardanus Mackey and wife, Mary F. Mackey to United States of America for purposes of maintaining a transmission line of record in Book 1101, Page 457, and Book 2338, Page 466, Register's Office for Davidson County, Tennessee.

Grant of Easements to Crossman Communities of Tennessee, LLC, of record in Instrument No. 20000906-0088271, Register's Office for Davidson County, Tennessee.

Agreement for dedication of Easement or Sanitary Sewers and/or Storm Drainage recorded in Instrument No. 20001030-0107415, Register's Office for Davidson County, Tennessee.

Long Hunter Chase Homeowners Association Charter of record in Book 9433, Page 953, Register's Office for Davidson County, Tennessee.
Easements for Sewer of record in Instrument No. 20000906-0088271, and in Instrument No. 20000906-0088272, Register's Office for Davidson County, Tennessee.
Easement for Storm Drainage/ Sewer of record in Instrument No. 20001030-0107415, Register's Office for Davidson County, Tennessee.
Certificate of resolution for JCH Development Company, Inc., of record in Book 9432, page 789, Register's Office for Davidson County, Tennessee.
HOA Charter of record in Book 9433, page 953, Register's Office for Davidson County, Tennessee.

Quitclaim of Common Areas of record in Book 9432, page 792 and in Book 9649, page 764, Register's Office for Davidson County, Tennessee.

Easements of record in Book 4717, page 515; Book 8197, page 288; Book 8358, pages 91 & 92; Book 9661, page 919; Book 4446, page 423; Book 4535, page 351; Book 9988, page 793; Book 9588, Page 930; and in Book 9988, page 821; Register's Office for Davidson County, Tennessee.

Restrictive Covenants of record in Book 9430, page 251; Book 9534, page 938, and in Book 9534, page 942, Register's Office for Davidson County, Tennessee.

Declaration of Annexation, Covenants and Restrictions for Phase 3, Section 1, of record in Instrument No. 20010514-0049630, Register's Office for Davidson County, Tennessee.

First Amendment to Declaration of Covenants, Conditions, and Restrictions for Long Hunter Chase of record in Book 9534, Page 938, 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: **704 Ashwell Close, 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 24 day of October, 2003.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: _____
Kevin Martin, Division Manager

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

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 24 day of October, 2003.

_____
NOTARY PUBLIC

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

My Commission expires: 9/16/06