WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 146,126.00

x Melissa A. Howard
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th October, 2003

Notary Public

My Commission Expires: 12/05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 11/05/03 15:12 2pgs
Fees:13.00 Taxes:540.67
20031105-0162602

WILLIAMSON COUNTY, TENN.

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.**
Barbara A. HOWARD and Melissa L. HOWARD 2334 Nashboro Blvd. Nashville, TN 37217	NVR Mortgage Finance, Inc. 100 Ryan Court Pittsburgh, PA 15205	135-12-0-B Parcel 112

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 **Barbara A. HOWARD, unmarried, Melissa L. HOWARD, 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 112, on the Plan of Horizontal Property Regime, Private Element Plat, NASHBORO VILLAGE AT FAIRWAY POINTE of record in Instrument No. 20020820-0100664, 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 Vastland Nashboro Development, LLC of record in Instrument No. 20030701-0090771, 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 and not yet due and payable.

Subject to agreements cont ained in the License to Use Fitness Center and Swimming Pool of record as Instrument No. 20020507-0056329, Register's Office for Davidson County, Tennessee.

Subject to the Declaration of Covenants, Conditions, and Restrictions For Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 520, Book 4827, page 14; Instrument No. 20010322-0027768, Register's Office for Davidson County, Tennessee.

Subject to the By-laws of Fairway Pointe Homeowners Association, Inc., of record in Book 11703, page 560, Register's Office for Davidson County, Tennessee.

Subject to a Memorandum of Lease of record in Book 10690, page 327, Register's Office for Davidson County, Tennessee.

Subject to Homeowner's Association Charter of record in Book 11703, page 518, Register's Office for Davidson County, Tennessee.

Easement for Sewer of record in Book 8870, page 887 (as to portion of Tract 7 of Nashboro Village of record in Plat Book 4660, page 156 and portion of open spaces and recreational areas of Nashboro Village of record in Plat Book 4860, page 74) and Book 8870, page 932, Register's Office for Davidson County, Tennessee.

Easements for Metro Government of record in Book 4868, page 74, and in Book 4815, page 425,and in Instrument No. 20010314-0024179,and in Instrument No. 20020815-0098780, Register's Office for Davidson County, Tennessee.

Easement of record in Book 10110, page 854, Register's Office for Davidson County, Tennessee.

All matters on the Plat of record in Instrument No. 20020710-0083054 and in Instrument No. 20020820-0100664, Register's Office for Davidson County, Tennessee.

Judgment of Declaration of Taking for J. Percy Priest Dam of record in Book 4254, page 410, (as to portion of Tract 7 on Plat of Nashboro VillageRegister's Office for Davidson County, Tennessee.

Public Right-of-way Dedication of record in Book 4460, page 149-151, Register's Office for Davidson County, Tennessee.
Conveyance of common Area of record in Instrument #200010100100360, Register's Office for Davidson County, Tennessee.
Easement for Cable Television of record in Instrument #200010120101575, Register's Office for Davidson County, Tennessee.
Rights of others in and to common areas and/or elements of Fairway Pointe or Nashboro Village.
All other easements and restrictions of record in said Register's Office

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: **2334 Nashboro Blvd., Nashville, TN 37217**

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 October, 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 October, 2003.

_____
NOTARY PUBLIC AT LARGE

NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.

My Commission expires: 9/16/06