WARRANTY DEED

Davidson County DEEDWARR
Recvd: 11/17/03 15:55 2pgs
Fees:13.00 Taxes:654.90
20031117-0167654

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 177,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th **November, 2003**

Notary Public

My Commission Expires: 11-21-04

(AFFIX SEAL)

NOTARY PUBLIC

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.**
Timothy SPENCER	Argent Mortgage Co., LLC	136-05-0-A Parcel 1
2920 Harbor Lights Drive	333 Westchester Ave., 1st Floor	
Nashville, TN 37217	White Plains, NY 10604	

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 **Timothy SPENCER, married**, 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 1, on the Plan of BAYVIEW ESTATES, First Revision, Phae One, a Planned Unit Development of record in Plat Book 9700, page 920 , 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 Bayview Venture, L.L.C., a Tennessee limited liability company, of record in Instrument No. 20030712-0097326, 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.

All matters of record in Plat Book 9700, page 920, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 10323, page 55; Book 10727, page 268; Book 11019, page 911; Book 11251, page 126; and in Book 11271, page 163, and Instrument No. 20020104-0001403, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 10323, page 86, Register's Office for Davidson County, Tennessee.

Landscape Agreement as set out in Book 10339, Page 298, Register's Office for Davidson County, Tennessee.

Easements of record in Book 3708, page 237; Book 7830, page 233; Book 10085, page 576; and in Book 10339, page 233, Register's Office for Davidson County, Tennessee.

Easement for Bell South of Record in Book 11762, page 271, Register's Office for Davidson County, Tennessee.

Conveyance of Common Areas in Bayview, LLC to Bayview Homeowners Association of record as Instrument No. 200007100068261, Register's Office for Davidson County, Tennessee.

Lien for special assessments as set forth in the Restrictions for Bayview.

Rights of others in and to the common areas and elements of Bayview.

Property taxes for the year 2003 will be paid at closing in the amount $314.88.

Estimated taxes for the year 2004, based on improvements, is $1999.44

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: **2920 Harbor Lights Drive, 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 10th day of November, 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 10th day of November, 2003.

_____
NOTARY PUBLIC

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

My Commission expires: 9/16/06