WARRANTY DEED

STATE OF TENNESSEE
County of Williamson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 264,040.50

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 October, 2003

Notary Public

My Commission Expires:
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 12/04/03 14:15 2pgs
Fees:13.00 Taxes:976.95
20031204-0174717

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:
Sushil K. NAYYAR and Tultal NAYYAR
6941 Sunnywood Drive
Nashville, TN 37211

Send Tax Bills To:
Union Planters Mortgage
215 Forrest Street
Hattiesburg, MS 39401

Map Parcel No.
Part of Map 173 Parcel 75

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 **SUSHIL K. NAYYAR AND TULTAL NAYYAR, 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.

Being Lot 224, as shown on the Plan of LENOX VILLAGE II, Section One, of record in Instrument No. 20030106-0001756, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to NVR, INC., A Virginia Corporation T/A Ryan Homes by Warranty Deed from Lenox Village II, LLC of record in Instrument No. 20030611-0080651 and as Re-recorded in Instrument No. 20031017-0154206, 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 have been prorated and to be paid by grantor.

b. All matters on the plan of record in Instrument No. 20030106-0001756, Register's Office for Davidson County, Tennessee.

c. Subject to all matters on the Plan of record in Book 421, page 146, Register's Office for Davidson County, Tennessee.

d. Declaration of Covenants, Conditions, and Restrictions of record in Instrument No. 20020315-0032825 and as amended in Instrument No. 20021226-0158458, Register's Office for Davidson County, Tennessee.

e. Easement for sanitary sewer and/or storm drainage of record in Instrument No. 20010918-0100850, and in Instrument No. 20010918-0100852, Register's Office for Davidson County, Tennessee.

f. Storm Detention Agreementr of record in Instrument No. 20020722-0087469 and in Instrument No. 20020628-0078164, Register's Office for Davidson County, Tennessee.

g. Charter of Homeowners Association of record in Instrument No. 20020412-0045831, Register's Office for Davidson County, Tennessee.

h. Easement for the flow of water of unnamed tributary of Mill Creek and the rights of the public therein.

i. Rights of upper and lower riparian owners to the flow of an unnamed tributary of Mill Creek free from dimunition and pollution.

j. Rights of others in and to the common areas of Lenox Village.

k. Subject to lien for special assessments as contained in the restrictions.

l. Title to, and easements in any portion of the land lying within the bounds of any road or right of way.

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: **6941 Sunnywood Drive, Nashville, TN 37211**

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 31 day of October, 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 31 day of October, 2003.

NOTARY PUBLIC

My Commission expires: 2/24/07

