(1)

WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 222,350.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th December, 2003

Notary Public

My Commission Expires: 9/20/04
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 12/11/03 12:07 2pgs
Fees:13.00 Taxes:822.70

20031211-0177789

CAROLYN GLEAVES NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.
My Commission Expires 09-20-04

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 21
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:
Ali S. SEKMEN and Ilknur SEKMEN
712 Warmstone Court
Nashville, TN 37209

Send Tax Bills To:
NVR Mortgage Finance, Inc.
121 Hillpointe Dr., Suite 100
Canonsburg, PA 15317

Map/Parcel No.
P/O Map 144 Parcel 300

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 **ALI S. SEKMEN AND ILKNUR SEKMEN, 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 19, on the plan of Section Two, WESTCHASE, of record in Instrument No. 20030507-0061365, 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, A Virginia Corporation, by deed from Tenn. Contractors, Inc., a Tennessee Corporation, of record in Instrument No. 20030801-0109451, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Property tax for the year 2004, a lien, but is not yet due and payable.

All matters on the plan of record of record in Instrument No. 20030507-0061365, said Register's Office.

100'-TVA Easement, of record in Book 751j, Page 374,, Book 787, Page 13 and Book 787, Page 14 and as shown on the survey of H & H Surveying, Inc., dated July 24, 1997, last revised May 7, 1998, said Register's Office.

Agreement for Dedication of Easements for Sanitary Sewer, of record in Book 5222, Page 720, as shownown on the survey of H & H Land Surveying, Inc., dated July 24, 1997, last revised May 7, 1998, said Register's Office.

Agreement for Dedication of Easements for Public Utilities, of record in Book 8626, Page 852 and in Instrument No. 20021104-0134795, as shown on the survey of H & H Land Surveying, Inc., dated July 24, 1997, last revised May 7, 1998, said Register's Office.

Easement for the flow of a creek as shown on the survey of H & H Land Surveying, Inc., dated July 24, 1997, last revised May 7, 1998.

Agreement for Dedication of Sewer Line Easement, of record in Instrument # 20021104-0134795, said Register's Office.

Outconveyance to Karl E. Haury, Jr., of record in Instrument No. 2001028-0131572, said Register's Office.

Subject to all matters on the plan of P.U.D. Boundary, Westchase of record in Book 9700, page 521, Register's Office for Davidson County, Tennessee.

The acreage amount in the legal description is for informational purposes only and as assistance in identifying the tract. It is not intended that this letter insure the exact amount of acreage in the description.

Subject to lien for Special Assessments as contained in the restrictions.

Subject to the rights of others in and to the common areas and/or elements of Westchase.

Restrictive Covenants/Declaration of Covenants, Conditions and Restrictions for Westchase (Fee-Simple Residential Lot Development) contained in Instrument of record in Instrument No. 20021126-0146387, 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: **712 Warmstone Court, Nashville, TN 37209**

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 5th day of December, 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 5th day of December, 2003.

_____
NOTARY PUBLIC

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

My Commission expires: 9/16/06