WARRANTY DEED

STATE OF TENNESSEE
County of Wilson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 145,453.00

Norma J. McClellan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10TH December, 2003

Notary Public

My Commission Expires: 11-22-05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 12/15/03 13:57 2pgs
Fees:13.00 Taxes:538.18
20031215-0179071

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.
Norma J. MCCLELLAN 3401 Anderson Road #78 Antioch, TN 37013	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Map 136-15-O-B Parcel 78

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 **NORMA J. MCCLELLAN, UNMARRIED**, hereinafter called Grantees, their heirs and assigns, a certain tract or parcel of land in Wilson County, State of Tennessee, described as follows, to-wit.

Land in Davidson County, Tennessee, being Unit 78, on the Plan of a Horizontal Property Regieme (Private Element) Phase 2, SMITH SPRINGS Townhomes, Revision 1, of record as Instrument No. 20010629-0068937, 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 Ryan Homes, a Virgina Corporation by deed from Regent Development, LLC F/K/A McEwen Development, LLC, of record in Instrument No. 20030725-0104066, 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 all matters on the Plan a Horizontal Property Regieme Private Element) Phase 2, Smith Springs Townhomes, Revision 1, of record as Instrument #20010629-0068937, Register's Office for Davidson County, Tennessee.

Homeowners' Association Articles of record in Book 11666, page 149, and Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions and Restrictions for Smith Springs Townhomes contained in an instrument of record in Book 11666, page 151, and supplemented by Supplemental Declaration for Smith Springs Townhomes of record in Instrument No. 20010730-0080392, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Book 11540, page 482, Register's Office for Davidson County, Tennessee.

Articles of Amendment to the Articles of Organization of McEwen Development, LLC n/k/a Regent Development, LLC, of record in Instrument #200003160026959, Register's Office for Davidson County, Tennessee.

Conveyance of Common Areas, Phase Two, Smith Springs Townhomes from Regent Development, LLC to Smith Springs Townhomes Homeowners Association, Inc. as of record in Instrument No. 200001110003643 and in Instrument No. 20010810-0086561 Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11666, page 191, Register's Office for Davidson County, Tennessee.

All other easements and restrictions of record in said Register's Office.

Lien for special assessments as contained in the Declaration of Covenants, Conditions and Restrictions.

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

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: **3401 Anderson Road #78, 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 10TH day of DECEMBER, 2003.

NVR, INC., a Virginia Corporation, trading as Ryan Homes

BY: _____

Kevin Martin, Division Manager

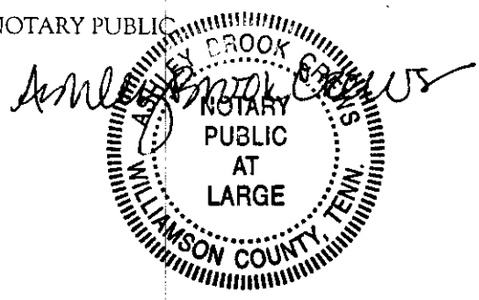
STATE OF TENNESSEE

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 his oath(s) acknowledged himself to be the Division Manager respectively of NVR, Inc., A Virginia Corporation, trading as Ryan Homes, Inc. 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 DECEMBER, 2003.

NOTARY PUBLIC



MY COMMISSION EXPIRES:

9/16/06