WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 170,445.00

Affiant

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

Notary Public

My Commission Expires: 2-19-07

(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 01/07/04 14:25 2pgs
Fees:13.00 Taxes:630.65
20040107-0002776

SANDRA S. TOMLIN Notary Public At Large WILLIAMSON COUNTY TN

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:
James HOWSE and Gladys HOWSE
2325 Haskell Drive
Antioch, TN 37013

Send Tax Bills To:
Decision One Mortgage Corporation LLC
6115 Park South Drive, Suite 200
Charlotte, NC 28210

Map Parcel No.
A portion of Map 174-17

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 **James HOWSE and Gladys HOWSE, 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.

Land in Davidson County, Tennessee, being Lot 330 on the plan of CANE RIDGE FARM- Phase Four, of record in Instrument No. 20030721-0101773, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description.

Being the same property conveyed to NVR Inc. t/a Fox Ridge Homes, a Virginia Corporation, by deed from Cane Ridge Farms, LLC. A Limited Liability Co., of record in Instrument No. 20030811-0114630, 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 on the Plan of Cane Ridge Farms- Phase Four, of record in Instrument Number 20030721-0101773, Register's Office for Davidson County, Tennessee.

Declaration Of Covenants, Conditions and Restrictions of record in Instrument Number 20000905-00 87103, Register's Office for Davidson County, Tennessee.

Easement for Transmission Lines of record in Book 4428, page 565, Register's Office of Davidson County, Tennessee
Easement for Utilities of record in Book 5078, page 476, Register's Office of Davidson County, Tennessee.

Conveyance of Common Areas from Cane Ridge Farms, LLC to Cane Ridge Farms Homeowners Association, INC., as of record in Instrument No. 20010815-0088361, Register's Office for Davidson County, Tennessee.

First Amendment to Declaration of Covenants, Conditions, and Restrictions for Cane Ridge Farms as of record in Instrument No. 20001204-0119093, Register's Office for Davidson County, Tennessee.

Second Amendment to Declaration of Covenants, Conditions, and Restrictions for Cane Ridge Farms as of record in Instrument No. 20010815-0088370, Register's Office for Davidson County, Tennessee.

Charter of Cane Ridge Farms Homeowners Association, Inc., as of record in Instrument No. 20010815-0088360, Register's Office for Davidson County, Tennessee.

Rights of others in and to the common areas and elements of Cane Ridge Farms.

Subject to Lien for special assessments as contained in the Restrictions for Cane Ridge Farms.

Easement conveyed to United Telephone Company by Cane Ridge Farms, LLC across common areas of Cane Ridge Farms Phase One of record in Instrument No. 20020123-0009340, Register's Office for Davidson County, Tennessee.

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: **2325 Haskell Drive, 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 19th 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 19th day of December, 2003.

NOTARY PUBLIC

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

My Commission expires: 9/16/06