WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $123,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12 TH- January, 2004

Notary Public

My Commission Expires: 7/31/10
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 01/15/04 14:43 3pgs
Fees:18.00 Taxes:455.10
20040115-0006417

HENRY E. EAGLE, IV NOTARY PUBLIC AT LARGE WILLIAMSON CO. TENN.

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:
David R. ODDEN
3401 Anderson Road
Antioch, TN 37013

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

Map Parcel No.
Map 136-15-0-B-082.00CO

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., t/a Ryan Homes, a Virginia Corporation,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **David R. ODDEN, 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.

Land in Davidson County, Tennessee, being Unit No. 82, on the plan of a Horizontal Property Regime (Private Element) Phase 2, SMITH SPRINGS Townhomes, of record in 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 Virginia 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.

The Plan of record in Instrument #20010629-0068937, 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.

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.

Conveyance of Common Area to Smith Springs Townhoms Homeowners Association of record in Instrument No. 20000111-0003643 and in Instrument No. 20018010-0086561, 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: Unit 82, **3401 Anderson Road, 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 26th 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 26th day of December, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

9/16/06

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Notary translation affidavit

I, Luis Delmazo have translated many real estate closing transactions over the past years. I recognize the notary on the following attached Power of attorney between Alida Yaneth Romero Bonilla Odden and David R. Odden to be valid and translate the language as follows:

Decalaration of Identification
As notary I Verify the identy of
Alida Yaneth Romero Bonilla Odden by
her Federal I.D. # 52053891 and her
thumb print as Shown on this document.
Signed and sworn before me
Jaime Calderon Bruguets
NOTORY

Luis Delmazo

Witness my hand and official seal at office, this 9th **day of January, 2004.**

HENRY E. RAGLE, IV

Notary Public

My Commission Expires 7/31/06

NOTARY PUBLIC AT LARGE
HENRY E. RAGLE
WILLIAMSON CO., TENN.

MY COMMISSION EXPIRES: March 31, 2007