WARRANTY DEED

Davidson County DEEDWARR
Recvd: 02/03/04 15:51 2pgs
Fees:13.00 Taxes:313.16
20040203-0013223

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $84,639.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th January, 2004

Notary Public

My Commission Expires: 2-19-07
(AFFIX SEAL)

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:	Send Tax Bills To:	Map Parcel No.
James E. HOLTSFORD 3401 Anderson Road Antioch, TN 37013	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	136-15-0-B-151.00CO

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 Virgina Corporation**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **James E. HOLTSFORD, unmarried**, 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 116, on the plan of A Horizontal Property Regime (Private Element) Phase 3, SMITH SPRINGS Townhomes, of record in Instrument No. 20020926-0117439, 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, of record in Instrument No. 20030307-0030642, 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 #20020926-0117439, 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 Area to Smith Springs Townhomes Homeowners' Association of record in Instrument #20000111-0003643, 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 Areas, Phase 2, Smith Springs Townhomes from Regents Development, LLC. to Smith Springs Townhomes HOA, Inc., of record in Instrument No. 20018010-0086561, 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: **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 29th day of January, 2004.

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 of NVR , Inc., t/a Ryan Homes, a Virginia corporation; the within maned bargainor, and corporation, and that he as such Division Manager being authorized so to do, executed 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 in Brentwood, Tennessee, this 29th day of January, 2004.

Ashley Brook Crews
NOTARY PUBLIC

My Commission expires:

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