WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 228,395.00

Tracy L. Williams
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 March, 2004

Notary Public

My Commission Expires: 11.22.05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 04/05/04 13:41 2pgs
Fees:13.00 Taxes:845.06
20040405-0038195

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-1156

DONALD R. BARRETT, JR. NOTARY PUBLIC WILLIAMSON COUNTY TN

Address of New Owners as Follows:
Stephen A. WILLIAMS and Tracy L. WILLIAMS
1325 West Running Brook Road
Nashville, TN 37209

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

Map, Parcel No.
P/O 114-300

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 **Stephen A. WILLIAMS and Tracy L. WILLIAMS, 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 72, as shown on WESTCHASE Section Three, of record in Instrument Number 20030807-0112290, 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, by deed from Tenn. Contractors, Inc., of record in Instrument No. 20031231-0184879, Register's Office for Davidson County,Tennessee.

This conveyance is made subject to:

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

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.

Subject to all matters on the plan of Section Three, Westchase, of record as Instrument Number 20030807-0112290, Register's Office, Davidson County, Tennessee.

100'-TVA easement of record in Book 751, Page 374, Book 787, Page 13, and Book 787, Page 14 and as shown on survey of H & H Land Surveying, Inc., dated July 24, 1997, last revised May 7, 1998.

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

Agreement for Dedication of Easement for Public Utilities of record in Book 8626, Page 852, Register's Office, Davidson, County, Tennessee, as shown on the survey of H & H Land Surveying, Inc., dated July 24, 1997, last revised May 7, 1998.

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.

Declaration of Covenants, Covenants, Conditions, and Restrictions for Westchase (Fee-Simple Residential Lot Development) of record as Instrument Number 20021126-0146387, Register's Office for Davidson County, Tennessee.

Agreement for Dedication of Sewer Line Easement of record as Instrument number 20021028-0131574, Register's Office for Davidson County, Tennessee.

Agreement for Dedication of Public Utilities Easement of record as Instrument number 20021104-0134795, Register's Office for Davidson County, Tennessee.

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.

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

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: **1325 West Running Brook Road, Nashville, TN 37209**

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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 31st day of March, 2004.

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 31st day of March, 2004.

_____
NOTARY PUBLIC

My Commission expires: 9/16/06

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