WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 118,969.00

Susan D. Smith
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 May, 2004

Notary Public

My Commission Expires: 11-22-05

(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 06/03/04 09:07 2pgs
Fees:13.00 Taxes:440.19
20040603-0065001

DONALD R. BARRETT, JR.
NOTARY PUBLIC
AT LARGE
DAVIDSON 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.**
Terrance D. SMITH	Access National Mortgage	52-13-0-B-250.00
3101 Penn Meade Way	1800 Robert Fulton Drive	
Nashville, TN 37214	Reston, VA 20191	

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 **Terrance D. SMITH, 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 14, on the Plan of River Glen, Phase 5, Section 2, as of record in Instrument Number20031006-0147480, Register's Office of Davidson County, to which Plan reference is hereby made for a more complete and accurate legal description.

Being a part of the same property conveyed to NVR, Inc. a Virginia Corporation t/a Fox Ridge Homes by deed from Julius Doochin of record in Instrument No. 20020117-0007072, Register's Office for Davidson County, Tennessee, dated January 11, 2002.

This conveyance is made subject to:

a. Taxes and assessments for the year 2004, and subsequent years, which are a lien and not yet due and payable.

b. All matters of record in Instrument No. 20011207-0135041, Register's Office for Davidson County, Tennessee.

c. Restrictive covenants contained in Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

d. Charter of River Glen Homeowners Association of record in Book 8069, page 158 and Instrument No. 20020425-0051348, Register's Office for Davidson County, Tennessee.

e. Easement for Water and Sewer of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

f. Subject to all matters on the plan of record in Book 6900, pages 650 and 651, in Book 6900, page 671, Register's Office for Davidson County, Tennessee.

g. Stormwater Detention Agreement of record in Instrument No. 20010816-0088874, Register's Office for Davidson County, Tennessee.

h. Easement of record in Book 7296, page 484, Book 10030, page 731, Book 3961, page 681, Register's Office for Davidson County, Tennessee.

i. Rights of others in and to the common areas and/or elements of River Glen.

j. Lien for special assessments as contained in the recorded restrictions.

k. Subject to all matters on the Plan of River Glen Open Space One, Part of a Planned Unit Development, of record as Instrument Number 20030319-0036614.

l. Plan of Record in Instrument No. 20031006-0147480, 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: **3101 Penn Meade Way, Nashville, TN 37214**

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 28 day of May, 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 28 day of May, 2004.

_____
NOTARY PUBLIC

My Commission expires: 9/14/06

