WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 106,415.00

David Watkins
Affiant

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

Sandra S. Tomlin
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.**
David WATKINS and Temetria A. WATKINS 2632 River Meade Way Nashville, TN 37214	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Out of 52-2

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 **David WATKINS, husband and wife, Temetria A. WATKINS**, 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 24 on the Plan of River Glen Phase 7, of record in Instrument Number 20040212-0016958 and a part of the Horizontal Property Regieme of River Glen, a horizontal property regieme created under a Master Deed and By-Laws of record in Book 7566, Page 571, Register's Office for Davidson County, Tennessee, to which River Glen Phase 7 is submitted by Declaration of Submission of Record as Instrument Number 20040713-0083147, Register's Office for Davidson County, Tennessee.
Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Doochin Riverglen Properties, LLC, of record in Instrument No. 20040802-0092091, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2005, and subsequent years, which are a lien and not yet due and payable.

All matters on the Plan of River Glen Phase 7, of record as Instrument Number 20040212-0016958, Register's Office for Davidson County, Tennessee.

Conveyance of Common Areas in River Glen Phase 7 to River Glen Homeowner's Association, Inc. by Quitclaim Deed of record as Instrument Number 20020503-0054718, Register's Office for Davidson County, Tennessee.

Master Deed for River Glen, a horizontal prmoperty regieme, as of record in Book 7566, Page 571, and By-Laws of River Glen Homeowner's Association attached thereto and as River Glen Phase 7 is submitted by Declaration of Submisson of record as Instrument Number 20040713-0083147, Register's Office for Davidson County, Tennessee.

Water and Sanitary Sewer Easements of record in Book 7061, Page 196, Register's Office for Davidson County, Tennessee.

All matters appearing on Plans of Record in Plat Book 6900, Pages 650, 651, and Page 671, Register's Office for Davidson County, Tennessee.

Stormwater Detention Agreement of record in Instrument No. 20010816-0088874, said Register's Office.

Subject to rights of others in and to the common areas and/or elements of River Glen.

Subject to lien for special assessments as contained in the restrictions.

Easements of record in Book 7296, page 484, said Register's Office.

Easement of record in Book 11030, page 731, said Register's Office.

Easement of record in Book 3961, page 681, said Register's Office.

Easement of record in Book 3961, page 681, said Register's Office.

Subject to lien for special assessments as contained in the restrictions.

Restrictive Covenants/Declaration of Covenants, Conditons and Restrictions contained in instrument(s) of record in Instrument No. 20020425-0051349, said Register's Office.

Davidson County DEEDWARR
Recvd: 11/08/04 14:22 2pgs
Fees:13.00 Taxes:393.74
20041108-0134451

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: **2632 River 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 27th day of October, 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 27th day of October, 2004.

_____
NOTARY PUBLIC

My Commission expires: 10/6/06

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.