WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 146,648.00

Kamala Raghunathan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21 October, 2004

Notary Public

My Commission Expires: 10-12-08
(AFFIX SEAL)

JACKSON M. WELCH, JR. NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 11/11/04 12:46 2pgs
Fees:13.00 Taxes:542.60
20041111-0135902

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 200, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:	**Send Tax Bills To:**	**Map Parcel No.**
Kamala RAGHUNATHAN	NVR Mortgage Finance, Inc.	Out of Map 114, Parcel 261.00
7277 Charlotte Pike #126 Nashville, TN 37209	121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	

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 **Kamala RAGHUNATHAN, 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.

Being Unit 14 on the Plan of West Park Phase 1 as established by a Master Deed for West Park Homeowners Association, Inc., of record as Instrument #20040304-0024541, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Vastland Communities, LLC, of record in Instrument #20040702-0079507, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

a. Property tax for the year 2005, a lien, but not yet due and payable.

b. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of record as Instrument Number 20040304-0024541, Register's Office for Davidson County, Tennessee, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familiar status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

c. An Overhang Easement for electric power lines and incidental use over a portion of the property granted to The Metropolitan Government by The Eldorado Company of record in Deed Book 6301 at Page 684, Register's Office for Davidson County, Tennessee.

d. Storm water Detention Agreement of record as Instrument Number 20030530-0073233, 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: **7277 Charlotte Pike #126, Nashville, TN 37209**

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

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