WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 201,799.00

Davidson County DEEDWARR
Recvd: 11/11/04 12:47 2pgs
Fees:13.00 Taxes:746.66
20041111-0135904

CAROLYN G. LEAVES
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY, TENN.

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

Carolyn G. Leaves
Notary Public

My Commission Expires: 8-16-08
(AFFIX SEAL)

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.
Edward A. SMITH and Kendra C. SMITH 1101 Wildwood Court Nashville, TN 37209	America's Wholesale Lender 7105 Corporate Drive PTX-A-195 Plano, TX 75024	A Portion of Map 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 **Edward A. SMITH and Kendra C. SMITH, 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 No 98, on the Plan of Section Four, Westchase of record as Instrument Number 20040204-0013784, 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 Tenn. Contractors, Inc, a Tennessee Corporation, of record in Instrument No. 20040204-003784, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Estimated Property tax for the year 2005 in the amount of $2,310.61, a lien, but not yet due and payable.

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 Four, Westchase, of record as Instrument Number 20040204-0013784, 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.

Rights of ingress and egress to and from a family cemetery as set forth in Section 3 of the Agreement of record in Deed Book 2484 at Page 315, Register's Office for Davidson County, Tennessee. The location of the cemetery is set forth on the survey by 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.

Agreement for Outconveyance to Karl E. Haury, Jr., of record in Instrument No. 20021028-0131572, said Register's Office.

The acreage amount in the legal description is for informational purposes only and as assistance in identifying the tract. It is not intended that this letter insure the exact amount of acreage in the description.

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: **1101 Wildwood Court, 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 20th 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 20th day of October, 2004.

Jennifer Brooke Lewis
NOTARY PUBLIC

My Commission expires: 10/16/06

JENNIFER BROOKE LEWIS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.