WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 165,363.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th November, 2004

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.**
Denise J. BEARD 1628 Timber Run Nashville, TN 37214	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	108-16-0-008.00CO

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 **Denise J. BEARD, 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.

Land in Davidson County, Tennessee, being Lot No.8 on the Plan of Timber Ridge of record as Instrument Number 20040113-0005330,in the 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 Precision Homes, Inc., of record in Instrument No. 20040817-0099506, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

b. Covenants Conditions and Restrictions recorded as Instrument No. 20040115-0006462, Register's Office for Davidson County, Tennessee., but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of theUnited States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

c. Charter of Timber Ridge Homeowner's Association, Inc. of record as Instrument Number 20040123-0009124, Register's Office for Davidson County, Tennessee.

d. Subject to a Roadway Easement of record in Book 10725, Page 218, Register's Office for Davidson County, Tennessee.

e. Rights of the public in and to the cemetery, with rights of ingress and egress thereto.

f. All matters on the Plan of Timber Ridge of record as Instrument Number 20040113-0005330, 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: **1628 Timber Run, Nashville, TN 37214**

Davidson County DEEDWARR
Recvd: 12/09/04 12:58 2pgs
Fees:13.00 Taxes:611.84

20041209-0146881

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 19th day of November, 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 9th day of November, 2004.

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

NOTARY PUBLIC

My Commission expires: 9/16/06