WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/14/04 15:20 2pgs
Fees:13.00 Taxes:620.30

20041214-0148788

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 167,648.00

Reginald T. Holder
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 9th December, 2004

K. THOMAS SIDWELL
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

Notary Public

My Commission Expires: My Commission Expires
(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.**
Reginald T. HOLDER 5053 Cobblestone Creek Whites Creek, TN 37189	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Out of Map 41, Parcel 002.00

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 **Reginald T. HOLDER, 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. 13 on the Plan of Cobblestone Creek Phase One of record as Instrument #20040804-0093431, 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 Autumn Partner, LLC, of record in Instrument #20040916-0111805, 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 are not yet due and payable.

b. Right of-Way easement granted Tennessee Natural Gas lines Inc., of record in record in Book 2493, Page 137, Register's Office for Davidson County, Tennessee.

c. Subject to the flow of the waters of any rivers, creeks, or streams across said premises.

d. Rights of the Public in and to any navigable waterways within the bounds of said premises.(a)The rights of upper and lower riparian owners to the free and unobstructed flow of the water of any rivers, creeks, or streams without diminution or pollution and the consequence of any past or future change in the location of any rivers, creeks, or streams.

e. Riparian rights incident to premises.

f. Rights of upper and lower riparian owners in and to the waters of any rivers, creeks, or streams crossing or adjoining the property, and the natural flow thereof, free from diminution or pollution.

g. Rights of the public in and to a cemetery located on subject property, with rights of ingress and egress thereto.

h. Any rights, easements, interests or claims which may exist by reason of or reflected by the following facts shown on the survey dated July 8, 2003 by J. Bruce Rainey, R.L.S. No. 823. Job No. 02-162

i. Stormwater Detention Agreement of record as Instrument Number 20040304-0024829, Register's Office for Davidson County, Tennessee.

j. 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.

k. All matters on the Plan of Cobblestone Creek, Phase One, of record in Plat Instrument #20040804-0093431, Register's Office for Davidson County, Tennessee.

l. Subject to Restrictions of record in Instrument # 200412080146322 Register's Office for Davidson County, Tennessee.

m. Subject to HOA Charter of record in Instrument #200412080146323 Register's Office for Davidson County, Tennessee.

unimproved: ( )
This is improved: (X) property, known as: **5053 Cobblestone Creek, Whites Creek, TN 37189**

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 9th day of December, 2004.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

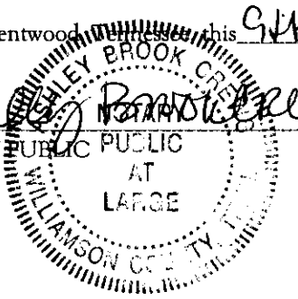
BY: _____
Kevin Martin, Division Manager

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 December, 2004.

_____
NOTARY PUBLIC



My Commission expires: 9/16/06