WARRANTY DEED

Davidson County DEEDWARR
Recvd: 01/06/05 10:50 2 pgs
Fees:13.00 Taxes:573.90
20050106-0002257

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 155,107.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 December, 2004

Notary Public

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

JACKSON M. WELCH, JR. STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY, TENN.

EXPIRES: OCTOBER 12, 2008

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:
James H. BANKER, JR.

7277 Charlotte Pike #125
Nashville, TN 37209

Send Tax Bills To:
NVR Mortgage Finance, Inc.

121 Hillpointe Dr., Suite 100
Canonsburg, PA 15317

Map Parcel No.
Part of Map 114, Parcel 261.00

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 **James H. BANKER, JR., 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.

Being Unit 18 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 Communites, LLC, of record in Instrument No. 20040929-0117296, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

a. Property taxes 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 #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 #20030530-0073233, Register's Office for Davidson County, Tennessee.

e. Subject to all matters shown on the Plan of West Park, Phase One, of record in Instrument #20040624-0075135, Register's Office for Davidson County, Tennessee.

f. Subject to all matters shown on the Plan of Boundary Plan of West Park, of record in Instrument #20040624-0075136, 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 #125, 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 31 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 31 day of December, 2004.

_____
NOTARY PUBLIC

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

My Commission expires: 9/16/06