WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 216,724.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st December, 2004

Notary Public

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

Davidson County DEEDWARR
Recvd: 01/13/05 11:56 2 pgs
Fees:13.00 Taxes:801.88
20050113-0004919

CAROLYN GLEAVES
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY, TENN.
My Commission Expires 08-16-08

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.**
Monica WHITE and Frank WHITE 6804 Oakshire Court Brentwood, TN 37027	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	181-10-0-A-106.00 CO

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 **Monica WHITE and Frank WHITE, wife and husband**, 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. 363 on the Plan of Section Four, Autumn Oaks of record in Plat Book Instrument #20020523-0062993, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description of said lot.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Autumn Oaks, LLC, of record in Instrument #20040913-0110021, 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. All matters appearing on the Plan of record in Instrument No. 20020523-0062993, said Register's Office.

c. Easements for Sanitary sewers/storm drainage of record in Book 9343, Page 196, Book 9343, Page 199 and Book 11217 and Page 799, said Register's Office.

d. One-Fourth of an acre reserved for graveyard with rights of ingress and egress of record in Book 261, page 284 and Book 6704, page 397, said Register's Office.

e. Subject to right of way easement to Gulf Interstate Gas Company of record in Book 2245, page 271, as partially released in Book 6968, page 25, said Register's Office.

f. Right of Way Agreement to Columbia Gulf Transmission Company of record in Book 4240, page 667, as partially released in Book 6968, page 25, said Register's Office.

g. Restrictions contained in Deed from Nina R. Brown, Helen Hawkins, Mary Elizabeth Burnett and William Louis Brown to Nicholas W. Randolph of record in Book 6704, page 397, as amended by instrument of record in Book 6968, page 30, said Register's Office.

h. Subject to restrictions contained in Deed from Nina R. Brown to Nicholas W. Randolph of record in Book 6704, page 405, amended by instrument of record in Book 6968, page 30, said Register's Office.

i. Easements of record in Book 3376, page 239; Book 475, page 547, said Register's Office.

j. Subject to flow of water of Mill Creek and rights of public therein.

k. Subject to rights of upper and lower riparian owners to flow of the waters of Mill Creek, free from dimunition or pollution.

l. Subject to changes in boundary of the subject property as a result of erosion or accretion caused by the flow of Mill Creek.

m. Storm water detention agreement of record in Book 7760, page 970, said Register's Office.

n. Subject to rights of others in and to the common areas and/or elements of Autumn Oaks Subdivision.

o. Subject to lien for special assessments as set out in the restrictions.

p. Charter of Autumn Oaks Homeowners Association of record in Instrument No. 20010912-0099442, said Register's Office.

q. Declaration of Covenants, Conditions and Restrictive of record in Instrument No. 20010912-0099443;By-Laws and Homeowners Association, attached thereto, Register's Office for Davidson County, Tennessee.

r. Subject to United Telephone Company of record in Instrument No. 20020826-0103047 and Instrument No. 20020918-0113710, Register's Office for Davidson County, Tennessee.

s. Subject to all matters as set out on the Boundary Plat of Autumn Oaks of record in Plat book 6900, page 786 and matter on Plan of Section One, Autumn Oaks of record in Plat Book 9700, page 913 and 914, Register's Office for Davidson County, Tennessee.

t. 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: **6804 Oakshire Court, Brentwood, TN 37027**

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

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 9/16/06