WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 110,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th January, 2005

Notary Public

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

Davidson County DEEDWARR
Recvd: 02/02/05 15:39 2 pgs
Fees:13.00 Taxes:407.00
20050202-0012520

CAROLYN GLEAVES NOTARY PUBLIC STATE OF TENNESSEE RUTHERFORD COUNTY, TENN.

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.
Cheryl J. DEYOUNG 3030 Ned Shelton Road #102 Nashville, TN 37217	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	135-08-B-002.00 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 **Cheryl J. DEYOUNG, 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 Unit No. 102 on the Plan of Lake Ridge Village, a Horizontal Property Regime with Private Elements, as shown as Exhibit "C" to the Declaration of Covenants, Conditions, and Restrictions for Lake Ridge Village, a Horizontal Property Regime with Private Elements, of record in Instrument Number 20040210-0016203, 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 Bayview Venture, LLC, a Tennessee Limited Liability Company, of record in Instrument #20040312-0028803, Register's Office for xx County, Tennessee.

This conveyance is made subject to:

a. Taxes for the year of 2005, a lien, but not yet due and payable.

b. Covenants, Conditions and Restrictions of record as Instrument #20040210-0016203, 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 Lake Ridge Village Townhouse Corporation of record as Instrument #20040210-0016209, Register's Office for Davidson County, Tennessee.

d. Charter of Lake Ridge Property Owners Association of record as Instrument #19991207-0300667, Register's Office for Davidson County, Tennessee.

e. Special assessments contained in the Declaration of Covenants, Conditions and Restrictions.

f. Subject to rights of others in and to the common areas/elements.

g. All matters on the Plan of Lake Ridge Village of record as Instrument #20040210-0016203, 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: **3030 Ned Shelton Road #102, Lot 102, Lake Ridge Village, Nashville, TN 37217**

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 28th day of January, 2005.

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

BY: _____
Kevin Martin, Appointed Vice President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Kevin Martin, Appointed Vice President, with whom I am personally acquainted and who upon her oath(s) acknowledged himself to be the Appointed Vice President respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that he as such Appointed Vice President 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 Appointed Vice President, and attesting the same of the corporation, by the said Kevin Martin as such Appointed Vice President.

WITNESS my hand and notarial seal at my office at Brentwood, Tennessee, this 28th day of January, 2005.

_____
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission expires: 9-16-06