WARRANTY DEED

Davidson County DEEDWARR
Recvd: 03/22/05 10:32 2 pgs
Fees:13.00 Taxes:671.98

20050322-0031050

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 181,616.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17 March, 2005

Notary Public

My Commission Expires: 11/2/05
(AFFIX SEAL)

THOMAS SIDWELL NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

My Commission Expires 11/02/05

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.
Roderick D. JOHNSON and Harriett JOHNSON	Finance America, LLC	135-03-0-A-118.00-CO
3344 Tinney Place	2655 Warrenville Road	
Nashville, TN	Downers Grove, IL 60515	

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 **Roderick D. JOHNSON and Harriett JOHNSON, husband and wife**, 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 Lot 101, as shown on The Enclave at BAYVIEW Estates (formerly known as Bayview Estates), Phase Four, of record in Instrument #20030703-0092328, in the Register's Office for Davidson County, Tennessee.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Bayview Venture, LLC, of record in Instrument #20041214-0148791, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

Covenants and restrictions, but OMITTING ANY RESTRICTIVE COVENANT(S) BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, unless and only to the extent that said covenant, condition or restriction (a) is exempt under Title 42, Section 3607 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

All matters of record in Book 9700, page 920, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 10323, page 55; Book 10727, page 268; Book 11019, page 911; Book 11251, page 126; and in Book 11271, page 163, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 10323, page 86, Register's Office for Davidson County, Tennessee.

Landscape Agreement as set out in Book 10339, Page 298, Register's Office for Davidson County, Tennessee.

Easements of record in Book 3708, page 237; Book 7830, page 233; Book 10085, page 576; and in Book 10339, page 233, Register's Office for Davidson County, Tennessee.

Easement for Bell South of Record in Book 11762, page 271, Register's Office for Davidson County, Tennessee.

Quitclaim Deed of Common Areas in Instrument #20000710-0068261, Register's Office for Davidson County, Tennessee.

Subject to the Plan of Record in Instrument #20030703-0092328, said Register's Office for Davidson County, Tennessee.

Subject to the setback lines, easements, and other restrictions shown on the Plat in Instrument #20030703-0092328, said Register's Office.

Lien for special assessments as set forth in the Restrictions for Bayview.

Rights of others in and to the common areas and elements for Bayview.

HOA Charter of record in Instrument #20030717-0100235, said Register's Office.

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: **3344 Tinney Place, Bayview, Lot 101, Nashville, TN**

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 17th day of March, 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 17th day of March, 2005.

NOTARY PUBLIC

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

My Commission expires: 9-16-06