WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 185,725.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th day of March, 2005

Notary Public

My Commission Expires:

(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 03/30/05 12:29 2 pg
Fees:13.00 Taxes:687.18

20050330-0034485

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

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 1033 FIRST AVENUE, SOUTH, SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:	**Send Tax Bills To:**	**Map Parcel No.**
Michael A. MCKAIG and Kimberly L. MCKAIG 2113 Camille Drive Antioch, TN 37013	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	174-11-0-A-181.00 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 **Michael A. MCKAIG, husband and wife, Kimberly L. MCKAIG** 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 # 469, on the subdivision Plat of Cane Ridge Farms, Phase Two of record in Instrument #20020821-0101307, said Register's Office, 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 Cane Ridge Farms, LLC, of record in Instrument #20041213-0148039, 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 of record in Instrument #20000905-0087103, 1st amendment of record as Instrument No. 20001204-0119093, 2nd amendment of record in Instrument #20010815-0088370, Register's Office for Davidson County, Tennessee.

Charter of Cane Ridge Farms Homeowners Association, Inc. of record in Instrument #20010815-0088360, Register's Office for Davidson County, Tennessee.

By-laws of Cane Ridge Farms Homeowners Association, Inc. of record in Instrument #20000905-0087103, Register's Office for Davidson County, Tennessee.

Conveyance of common areas of record in Instrument #20010815-0088361, Register's Office for Davidson County, Tennessee.

Easement for Transmission Lines of record in Book 4428, page 565, Register's Office of Davidson County, Tennessee.

Easement for Utilities of record in Book 5078, page 476, Register's Office of Davidson County, Tennessee.

All Matters on the Plan of Cane Ridge Farms – Phase Two, recorded in Instrument #20020821-0101307, Register's Office for Davidson County, Tennessee.

Easement to United Telephone Company of record as Instrument #20020123-0009340, Register's Office for Davidson County, Tennessee.

Rights of others in and to the common areas and elements of Cane Ridge Farms.

Subject to lien for special assessments as contained in the Restrictions for Cane Ridge Farms.

Subject to the Plan of Record in Plat Instrument #20020821-0101307, 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: **2113 Camille Drive, Lot 469 Cane Ridge, Antioch, TN 37013**

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 18th 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 18th day of March, 2005.

_____
NOTARY PUBLIC AT LARGE

WILLIAMSON COUNTY, TENN.

My Commission expires: 9-16-06