WARRANTY DEED

Davidson County DEEDWARR
Recvd: 11/16/05 11:16 2 pg
Fees:13.00 Taxes:533.66

20051116-0138469

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 144,232.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th November, 2005

Notary Public

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

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

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 216 CENTERVIEW DR. STE. 303, BRENTWOOD, TENNESSEE 37027 (615) 591-1156

My Commission Expires 08-16-08

Address of New Owners as Follows:	**Send Tax Bills To:**	**Map Parcel No.**
Arvin B. TORIO and Joannie L. TORIO 1345 Bell Rd., #426 Antioch, TN 37013	Saxon Funding Management, Inc. 4860 Cox Road Ste. 300 Glen Allen, VA 23060	162-12-0B-062.00

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 **Arvin B. TORIO and Joannie L. TORIO, 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.

Land in Davidson County, Tennessee being Unit No. 17-B, of Tract II on the plan of Final Plat, Villas at Belle Parke, Phase II, a horizontal property regime, of record in Instrument #20020722-0087814, and as defined in the Amendment to Master Deed and By-Laws of record in Instrument #20040218-0018915 to which reference is hereby made for a more complete legal description.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Belle Parke, LLC, an Ohio Limited Liability Company, of record in Instrument No. 20050810-0094796, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2006, and subsequent years, which are a lien and not yet due and payable.

All matters of record in Instrument No. 20020722-0087814 in the Register's Office for Davidson County, Tennessee.

The premises herein insured is a condominium apartment established pursuant to the provisions of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to the easements, rights and interest in favor of other unit owners, and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and buildings thereon; and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal Property regime of Villas of Belle Parke of record in Instrument No. 20020911-0110959 and as amended in Instrument Number 20021025-0130922 and Instrument Number 20030515-0066792 and Instrument Number 20040218-0018915 of the Register's Office for Davidson County, Tennessee.

Easement for construction and maintenance of drainage facility recorded in Book 7838 at Page 934, in the said Register's Office.

Declaration of Drainage Easement recorded as Instrument No. 20020322-0035169, in the said Register's Office.

Landscape Buffer Easement recorded in Instrument No. 20011217-0138710, in the said Register's Office.

Storm Water Detention Agreement recorded as Instrument No. 20020320-0034488. in the said Register's Office.

Rights of others in and to the use and maintenance of the common areas.

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: **1345 Bell Rd., #426, Unit 426 Villas @ Belle Parke, 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 10th day of November, 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 10th day of November, 2005.

ASHLEY BROOK CREWS NOTARY PUBLIC AT

_____
NOTARY PUBLIC

My Commission expires: 9/16/06