WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 190,400.00

Donald B. Neal
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 April, 2006

Notary Public

My Commission Expires: 10-12-08
(AFFIX SEAL)

JACKSON M. WELCH, JR. STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY, TENN.
EXPIRES: OCTOBER 12, 2008

Davidson County DEEDWARR
Recvd: 05/02/06 13:58 2 pgs
Fees:13.00 Taxes:704.48
20060502-0050498

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 216 CENTERVIEW DRIVE, SUITE 102
BRENTWOOD, TENNESSEE 37027 (615) 591-1156

Address of New Owners as Follows:	**Send Tax Bills To:**	**Map Parcel No.**
Donald B. NEAL	Ownit Mortgage Solutions, Inc.	Map 32-9, Parcel 110
4736 Indian Summer Drive	11700 Great Oaks Way	
Nashville, TN 37207	Alpharetta, GA 30022	

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 **Donald B. NEAL, 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 Lot No. 171 on the Plan of Quail Ridge Section Four of record in Plat Book 7900, Page 161, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from The Developers, of record in Instrument #20050713-0081243, 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.

Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of Quail Ridge of record in Book 8163, Page 781, Registers 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 the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

Subject to all matters shown on the Plan of Quail Ridge, Section Four of record in Plat Book 7900, Page 161, Register's Office of Davidson County, Tennessee.

Deeds of conveyance to The Metropolitan Government of Nashville and Davidson County, Tennessee, Department of Water and Sewage Services of record in Book 11441, Page 161, and in Instrument #20040817-0099250, #20040817-009251 and #20040817-0099252, Register's Office of Davidson County, Tennessee.

Subject to the flow of any creeks, streams or branches across subject property.

Subject to lien for special assessments as contained in the restrictions.

Subject to rights of others in and to the common areas and/or elements.
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: **4736 Indian Summer Drive, Lot 171 Quail Ridge, Nashville, TN 37207**

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 April, 2006.

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 April, 2006.

_____
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

My Commission expires: 9/16/06