Davidson County DEEDWARR
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Fees:13.00 Taxes:716.32
20061102-0136364

SPECIAL WARRANTY DEED

SANDRA S. TOMLIN
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.
EXPIRES: FEBRUARY 19, 2007

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 193,600.00

X _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th **October, 2006**

Sandra S. Tomlin
Notary Public

My Commission Expires: _____
(AFFIX SEAL)

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.**
Xiang Hua XIE 5125 Ryan Allen Circle Whites Creek, TN 37189	Homecomings Financia, LLC 800 Corporate Drive, Suite 424 Ft. Lauderdale, FL 33334	41-1-A Parcel 57

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 **Xiang Hua XIE, married**, 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 Nos. 54 on the Plan of Cobblestone Creek Phase Two, First Revision of record as Instrument Number 20060612-0069609, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being part of the same property convevyed to NVR, Inc. t/a Fox Ridge Homes by Warranty Deed from Autumn Partners, LLC, dated June 29, 2006, recorded in Instrument No. 20060705-0080358, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from xx, of record in Instrument No. xx, Register's Office for xx County, Tennessee.

This conveyance is made subject to:

2007 County taxes a lien are not yet due and payable.

Declaration of Covenants, Conditions and Restrictions for Cobblestone Creek recorded as Instrument Number 20041208-0146322 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.

Right of-Way easement granted Tennessee Natural Gas lines Inc., of record in record in-Book 2493, Page 137, Register's Office for Davidson County, Tennessee.

Subject to the flow of the waters of any rivers, creeks, or streams across said premises.

Rights of the Public in and to any navigable waterways within the bounds of said premises.(a)The rights of upper and lower riparian owners to the free and unobstructed flow of the water of any rivers, creeks, or streams without diminution or pollution and the consequence of any past or future change in the location of any rivers, creeks, or streams.

Riparian rights incident to premises.

Rights of upper and lower riparian owners in and to the waters of any rivers, creeks, or streams crossing or adjoining the property, and the natural flow thereof, free from diminution or pollution.

Any rights, easements, interests or claims which may exist by reason of or reflected by the following facts shown on the survey dated July 8, 2003 by J. Bruce Rainey, R.L.S. No. 823. Job No. 02-162

Stormwater Detention Agreement of record as Instrument Number 20040304-0024829, 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.

Charter of Cobblestone Creek Homeowners Association, Inc., of record in Instrument No. 20041208014634, said Register's Office.

By-laws of Cobblestone Creek Homeowners Assocation, attached as Exhibit D to the Declaration of Covenants, Conditions, and Restrictions of record in Instrument No. 200412080146322, said Register's Office.

Subject to liens for special assessments as contained in the restricitons.

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: **5125 Ryan Allen Circle, Lot 54, Cedar Hill Meadows, Whites Creek, TN 37189**

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 persons claiming by, through, or under Grantor, but no others. 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 27th day of October, 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, Vice President with whom I am personally acquainted and who upon his 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 27th day of October, 2006.

Carolyn Heaves
NOTARY PUBLIC

My Commission expires: 5-16-08

Expires 05-16-08