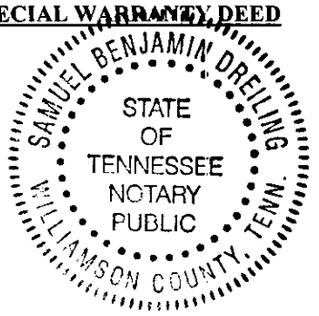
SPECIAL WARRANTY DEED



My Commission Expires JUNE 12, 2010

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 178,398.00

Mary A. Phillips
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31 **October, 2006**

Notary Public

My Commission Expires: 6-12-2010
(AFFIX SEAL)

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.**
Mary A. PHILLIPS 1083 Rambling Brook Road Nashville, TN 37218	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Map 58-9-0-A, Parcel 145

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 **Mary A. PHILLIPS, 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. 137, on the Plan of Creekside Trails, Phase 5, of record in Instrument #20051103-0133061 Register's Office for Davidson County, Tennessee, 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 Tenn. Contractors, Inc., of record in Instrument #20060707-0081778, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 2007 and subsequent years, a lien not yet due and payable.

All matters on the Plan of Creekside Trails, Phase 5 of record in Instrument #20051103-0133061, Register's Office for Davidson County, Tennessee.

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

Subject to temporary construction easements as set forth in Consent Judgment and Final Decree under Circuit Court for Davidson County, Tennessee, Docket No. 90C-3345.

Subject to the flow of Eaton's Creek and branches thereof.

Subject to the rights of others in and to the common areas and/or elements of Creekside Trails.

No insurance is offered those portions of the premises enclosed within the bounds of Eaton's Creek Road.

Restrictive covenants contained in an instrument of record in Instrument #20000915-0092002; Supplemental amendment of record in Instrument #20011025-0117168 and Second Supplemental amendment of record in Instrument #20020828-0103983, and Third Supplemental amendment of record in Instrument #20041229-0153772, Register's Office for Davidson County, Tennessee. Omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under chapter 42, section 3607 of the United States code or (b) relates to handicap but does not discriminate against handicapped persons.

Subject to HOA Charter of Eaton's Creek Park Real Estate Investors Fund, LLC of record in Book 10871, Page 532, and Instrument #20011126-0128291 Register's Office for Davidson County, Tennessee.

Easements for water mains and appurtenances of record in Book 6255, page 578, Register's Office for Davidson County, Tennessee.

Easement for sanitary sewers and/or storm drainage of record in Book 8326, page 230, Register's Office for Davidson County, Tennessee.

Subject to Storm Water Detention Agreements of record as Instrument #20001011-0100954, Instrument #20031010-0150887, and Instrument #20001011-0100954 Register's Office for Davidson County, Tennessee.

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: **1083 Rambling Brook Road, Lot 137 Eaton's Creek Park, Nashville, TN 37218**

Davidson County DEEDWARR
Recvd: 11/08/06 10:23 2 pgs
Fees:13.00 Taxes:660.07

20061108-0138916

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 31st 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, 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 31st day of October, 2006.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-16-08

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

My Commission Expires 08-16-08