SPECIAL WARRANTY DEED

Davidson County DEEDWARR
Recvd: 09/25/07 10:55 2 pgs
Fees:13.00 Taxes:578.34
20070925-0114181

HENRY E. RAGLE, IV NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 156,307.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st September, 2007

Notary Public

My Commission Expires:
(AFFIX SE My Commission Expires: July 6, 2010

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 93 SEABOARD LANE, SUITE 201
BRENTWOOD, TENNESSEE 37027 (615) 591-1156

Address of New Owners as Follows:	Send Tax Bills To:	Map Parcel No.
Carlos FERNANDEZ and Minerva BELEN 116 Kiowa Trail Madison, TN 37115	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Map 53-14-0-B, Parcel 28

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 **Carlos FERNANDEZ and Minerva BELEN, 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 Lot Number 75 on the Final Plat of The Woods of Neeley's Bend, Phase 3, of record in Instrument #20070208-0016682, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being part of the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Michael E. Stokes, of record in Instrument #20070703-0079620, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

Subject to all matters shown on the Plan of The Woods of Neeley's Bend, Phase 3 of record in Instrument No. 20070208-0016682, Register's Office of Davidson County, Tennessee.

Terms, provisions, covenants, conditions, restrictions, By-Laws, Charter, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of The Woods at Neely's Bend of record in Book 11527, Page 304 as amended in Instrument No. 20050318-0029990, 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 da) is exempt under Title 42 of the United States Code, or db) relates to handicap but does not discriminate against handicapped persons.

Charter of Woods at Neeley's Bend Homeowners Association, Inc. of record in Book 11527, Page 331, Register's Office for Davidson County, Tennessee.

By-Laws of Woods at Neeley's Bend Homeowners Association of record in Book 11527, Page 336, said Register's Office.

Agreement for Dedication of Easement for Sanitary Sewer and/or Storm Drainage granted unto Metropolitan Government of Nashville and Davidson County, Tennessee, of record in Book 6931, page 982, Book 6932, page 22, Book 7358, page 637, Book 8081, page 806, Book 8081, page 815, Book 8081, page 818, Book 11213, page 464, Book I1213, page 467 and Book 11213, page 470, all in said Register's Office.

Stormwater Detention Agreement of record in Instrument No. 20030313-0033942 and Instrument No. 20060727-0090952, 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.

Subject to all matters shown on the Plan of record in Plat Book 974, Page 26, Register's Office of Davidson County, Tennessee.

Easement granted by Charles U. Coggin & Sons, Inc. to B. B. Kennedy et al. of record in Book 894, Page 320, said Register's Office.

Easement granted by Charles U. Coggin & Sons, Inc. to La Societe de 40 & 8 Voiture, Local No. 702 of record in Book 972, Page 465, said Register's Office.

Subject to all matters shown on the Plan of Nawaka Trail and Pawnee Trail of record in Plat Book 843, Page 37, Register's Office of Davidson County, Tennessee.

Subject to the flow of the Cumberland River.

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: **116 Kiowa Trail, Lot 75, Neeley's Bend, Madison, TN 37115**

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 21ST day of SEPTEMBER, 2007.

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 21ST. day of SEPTEMBER, 2007.

_____
NOTARY PUBLIC

My Commission expires: 4/19/2015

AUGUSTA CASTLE
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SUMNER