Davidson County DEEDWARR
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Fees:13.00 Taxes:1163.17

20071002-0117036

SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 314,370.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th September, 2007

Notary Public

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

CAROLYN GLEAVES STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

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.
Margarita SANTIAGO 2176 Christina Court Hermitage, TN 37076	Peoples Home Equity 4300 Sidco Drive, Suite 200 Nashville, TN 37204	Map 87-1-0-B, Parcel 24

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 **Margarita SANTIAGO, married and Ivan Santiago, husband**, 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. 24 on Revised Plat of Monticello, a Cluster Lot Development of record in Instrument #20060417-0043313, 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 Michael Smith, of record in Instrument #20070626-0076179, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2007, and subsequent years, which are a lien and not yet due and payable. Estimated taxes based on improvements $3,141.06

Stormwater Detention Agreement of record as Instrument Number 200407020078871, Register's Office for Davidson County, Tennessee.

Subject to all matters shown on the Plan of Revised Plan of Monticello, A Cluster Lot Development of record as Instrument Number 20060417-0043313, Register's Office of Davidson County, Tennessee.

Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments, and liens provided in the Declaration of Covenants, Conditions and Restrictions of Monticello Homeowners Association, Inc. of record in Instrument Number 20060912-0112994, as amended by Amendment to Declaration of Covenants, Conditions and restrictions fo Monticello Homeowners Association, Inc., of record in Instrument Number 20060927-0119791 Register's Office for Davidson County, Tennessee.

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

In the event that any exception herein contains covenants, conditions and restrictions, said exception omits any Covenants or restrictions, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Subject to lien for special assessments as contained in DCRR's/Master Deed.

Sanitary Sewer Easement of record in Instrument No. 200708529-0063451, said Register's Office.
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: **2176 Christina Court, Lot 24, Monticello, Hermitage, TN 37076**

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 27 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, 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 27 day of September, 2007.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-16-08

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

Commission Expires 08-16-08

Notary [illegible]
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Bill [illegible]
Davidson County Register of Deeds