SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 194,737.00

Dawn S Fredd-Miller
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16 January, 2008

Notary Public

My Commission Expires: 10/10/09
(AFFIX SEAL)

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.**
Dawn S. FREDD-MILLER and Ernest D. NAPIER 2565 Jordan Ridge Drive Nashville, TN 37218	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Map 58-09-0-A, Parcel 210

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 **Dawn S. FREDD-MILLER, married and Ernest D. NAPIER, 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. 201, on the Plan of Jordan Ridge at Eaton's Creek, Phase 7, Section 1, of record in Instrument #20070824-0101605 Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Tenn. Contractors, Inc., of record in Instrument #20071011-0120995, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2008 and subsequent years, a lien which are not yet due and payable.

All matters on the Plan of Jordan Ridge at Eaton's Creek, Phase 7, Section 1 of record in Instrument No. 20070824-0101605, 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 rights of others in and to the common areas and/or elements of Jordan Ridge at Eaton's Creek.

Restrictive covenants contained in an instrument of record in Instrument No. 20000915-0092002; Supplement amendment of record in Instrument No. 20011025-0117168 and Second Supplement amendment of record in Instrument No. 20020828-0103983, Fourth Supplement recorded in Instrument No. 20041229-0153372, Fifth Supplement recorded in Instrument No. 20061120-0143523, Sixth Supplement recorded in Instrument No. 20061120-0143524, Seventh Supplement recorded in Instrument No. 20070905-0106402, Register's Office for Davidson County, Tennessee. 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, handicap, disability, marital status, familial status, ancestry, national origin, 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 HOA Charter of Eaton's Creek Park Real Estate Investors Fund, LLC of record in Instrument No. 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 Agreement of record as Instrument No. 20001011-0100954, and Instrument No. 20031010-0150887 , Instrument No. 20060126-009689 and Instrument No. 20070112-0005338, Register's Office for Davidson County, Tennessee.

Misc. Water Detention Agreement of record in Instrument No. 20041229-0153373, 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.

unimproved: ( )
This is improved: (X) property, known as: **2565 Jordan Ridge Drive, Lot 201 Jordan Ridge, Nashville, TN 37218**

Davidson County DEEDWARR
Recvd: 01/17/08 13:56 2 pgs
Fees:13.00 Taxes:720.53
20080117-0005563

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 16 day of JANUARY, 2008.

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 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 16 day of JANUARY, 2008.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-16-08

CAROLYN GLEAVES
STATE OF TENNESSEE
NOTARY PUBLIC
HERFORD COUNTY

My Commission Expires 08-16-08