SPECIAL WARRANTY DEED

CAROLYN GLEAVES NOTARY PUBLIC STATE OF TENNESSEE RUTHERFORD COUNTY

My Commission Expires 08-16-08

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 183,650.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st **January, 2008**

Notary Public

My Commission Expires: 8-16-08
(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.**
Denise TAYLOR and Howard TAYLOR 112 Kiowa Trail Madison, TN 37115	Mid-Atlantic Financial Services, Inc. 200 Galleria Parkway Atlanta, GA 30339	Map 53-14-0-B, Parcel 27

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 **Denise TAYLOR and Howard TAYLOR, wife and 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 Number 74 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 the same property conveyed to NVR, Inc., t/a Fox Ridge Homes, by deed from Michael R. Stokes, of record in Instrument #20071011-0120996 and Scrivner's Affidavit of record in Instrument #20071024-0125793, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2008, 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. 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

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 Neely's Bend Homeowners Association of record in Book 11527, Page 356, 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 11213, 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 843, Page 37 and 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 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: **112 Kiowa Trail, Lot 74, Neeley's Bend, Madison, TN 37115**

Davidson County DEEDWARR
Recvd: 02/04/08 13:20 2 pgs
Fees:13.00 Taxes:679.51

20080204-0011456

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 31 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 31 day of January, 2008.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-16-08

CAROLYN GLEAVES
STATE OF TENNESSEE
NOTARY PUBLIC
RUTHERFORD COUNTY

My Comm...