SPECIAL WARRANTY DEED

SAMUEL BENJAMIN DREILING
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.
My Commission Expires JUNE 12, 2010

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 211,370.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th August, 2008

Notary Public

My Commission Expires: 6/12/2010
(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.
Henry KOSTER and Lisa Gay KOSTER 2708 Cato Ridge Drive Nashville, TN 37218	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	Map 58-09-O-A, Parcel 236

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 **Henry KOSTER and Lisa Gay KOSTER, 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 No. 223, on the Plan of Creekside Trails, Phase 4, of record in Instrument #20050405-0037383 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 #20080527-0053424, 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.

All matters on the Plan of Jordan Ridge at Eaton's Creek, Phase 7, Section 2, of record in Instrument #20080205-0012163, 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.

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, and Fourth Supplemental amendment of record in Instrument #20061120-0143523, also Instrument #20061120-0143524 and Instrument #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 Homeowners Association of record 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, Instrument #20070112-0005338, and Instrument #20060126-009689 Register's Office for Davidson County, Tennessee.

Agreement for Rights and Obligations of record as Instrument #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: **2708 Cato Ridge Drive, Lot 223, Jordan Ridge, Nashville, TN 37218**

Davidson County DEEDWARR
Recvd: 08/12/08 10:31 2 pg
Fees:13.00 Taxes:782.07

20080812-0082818

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 8th day of August, 2008.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: Ashley Crews
Ashley Crews, Appointed Assistant Secretary

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Ashley Crews, Appointed Assistant Secretary, with whom I am personally acquainted and who upon his oath(s) acknowledged herself to be the Appointed Assistant Secretary respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that she as such Appointed Assistant Secretary being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Ashley Crews as such Appointed Assistant Secretary, and attesting the same of the corporation, by the said Ashley Crews as such Appointed Assistant Secretary.

WITNESS my hand and notarial seal at my office at Brentwood, Tennessee, this 8th day of August, 2008.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-16-08

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

Expires 08-16-08