SPECIAL WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20090028771 DEEDWARR
Recvd: 05/01/09 12:19 2 pgs
Fees:13.00 Taxes:696.20
20090501-0039765

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 188,163.00

Judith D Brown
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th April, 2009

Notary Public

My Commission Expires:
(AFFIX SEAL)

THOMAS SIDWELL NOTARY PUBLIC AT LARGE WILLIAMSON CO. TN

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-1156

11/18/05

Address of New Owners as Follows:	Send Tax Bills To:	Map Parcel No.
Judith D. BROWN 5324 Ryan Allen Circle Whites Creek, TN 37189	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	41-1-0-A-140

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 **Judith D. BROWN, 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. 119 on the Plan of Cobblestone Creek Phase Three of record as Instrument Number 20081023-0106163, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to NVR, Inc. t/a Fox Ridge Homes by Warranty Deed from Autumn Partners, LLC, dated February 12, 2009, recorded in Instrument No. 20090217-0013308, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

a. Davidson County taxes for the year 2009 are a lien against said property but are not yet and payable. Said taxes have been prorated between the parties as of the date of the closing, with Grantor paying his prorata part thereof to Grantee, who will be responsible for said taxes when they become due and payable.

b. Declaration of Covenants, Conditions and Restrictions for Cobblestone Creek recorded as Instrument Number 20041208-0146322, Register's Office for Davidson County, Tennessee..

c. Right of-Way easement granted Tennessee Natural Gas lines Inc., of record in record in-Book 2493, Page 137, Register's Office for Davidson County, Tennessee.

d. Subject to the flow of the waters of any rivers, creeks, or streams across said premises.

e. Rights of the Public in and to any navigable waterways within the bounds of said premises.(a)The rights of upper and lower riparian owners to the free and unobstructed flow of the water of any rivers, creeks, or streams without diminution or pollution and the consequence of any past or future change in the location of any rivers, creeks, or streams.

f. Riparian rights incident to premises.

g. Rights of upper and lower riparian owners in and to the waters of any rivers, creeks, or streams crossing or adjoining the property, and the natural flow thereof, free from diminution or pollution.

h. Rights of the public in and to a cemetery located in subdivision, with rights of ingress and egress thereto.

i. Any rights, easements, interests or claims which may exist by reason of or reflected by the following facts shown on the survey dated July 8, 2003 by J. Bruce Rainey, R.L.S. No. 823. Job No. 02-162

j. Stormwater Detention Agreement of record as Instrument Number 20071119-0135018, Register's Office for Davidson County, Tennessee.

k. Subject to all matters appearing on subdivision plat of record in Instrument No. 20081023-0106163, said Register's Office.

l. Subject to Charter for HOA recorded in Instrument No. 20041208-0146324, said Register's Office.

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

n. Subject to lien for special assessment contained in Declarations of Covenants, Conditions and Restrictions of record.

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

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: **5324 Ryan Allen Circle, Lot 119 Cedar Hill Meadows, Whites Creek, TN 37189**

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 30th day of April, 2009.

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

BY: Ashley Brews
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 30th day of April, 2009.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-18-12

CAROLYN GLEAVES
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY
MY COMMISSION EXPIRES: August 18, 2012