SPECIAL WARRANTY DEED

BILL GARRETT, Davidson County
Trans: T20090037628 DEEDWARR
Recvd: 06/05/09 13:28 3 pgs
Fees: 18.00 Taxes: 677.82
20090605-0052398

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 183,195.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4 June, 2009

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.
Tracy E. PHILLIPS and Shawn M. HOWARD 757 Wolfeboro Lane Nashville, TN 37221	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	141-5A-92.00

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 **Tracy E. PHILLIPS, unmarried, Shawn M. HOWARD, unmarried,Tenants in Commons with Rights of Survivorship** 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, TN being Lot No.92 on the Plan of Avondale Park, Phase 1, Section 3 of record in Instrument No. 20090318-0024198, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to NVR, Inc. t/a Fox Ridge Homes by Warranty Deed from Avondale Residential, Inc., dated April 7, 2009, recorded in Instrument No. 20090413-0032631, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

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

All matters appearing on subdivision plat of Avondale Park, Phase 1, Section 3 record in instrument Number 20090318-0024198, of said Registers Office.

Access Easement Agreement recorded in Instrument Number 20041207-0145662 said Registers Office.

Transmission Line Easement recorded in Instrument Number 20060110-0003857 said Registers Office.

Deed to USA recorded in Record Book 4118 Page 694 and in Book 4228 Page 635, said Register's Office.

Order to TVA recorded in Record Book 4273 Page 280, said Register's Office.

Easement to Harpeth Valley Utilities District in Instrument Nos. 20040204-0013639, #20040204-0013640, # 20080818-0084836 & #20040204-0013641, said Register's Office..

Storm Water Detention Agreement Recorded in Instrument Number 20060512-0055867, said Register's Office.

Inspection & Maintenance Agreement for Private Stormwater Management Facilities recorded in Instrument Number 20071002-0117293, said Register's Office..

Easement for right-of-way of an electric power line granted to Tennessee Electric Power Company by James B. Ezzell and wife, Fanny M. Ezzell, of record in Book 787, Page 7, Register's Office for

Davidson County, Tennessee.

Easement and right-of-way for electric power transmission lines and poles with rights of ingress and egress and other rights and privileges as set out in granted to the United States by John Smallman Cowden and wife, Ruby S. Cowden, of record in Book 4193, Page 903, Register's Office for Davidson County, Tennessee.

Easement for water line granted by Rodgers Properties, Inc. (formerly J.M.R. Development Co.), to Harpeth Valley Utilities District of Davidson and Williamson Counties, of record in Book 5738, page 832, Register's Office for Davidson County, Tennessee.

Easement for sewer line granted by Michael R. Allison to Harpeth Valley Utilities District of Davidson and Williamson Counties, of record in Book 7601, Page 400, Register's Office for Davidson County, Tennessee.

Easement for water main across the Dower Tract, a part of the Property, from the 38.71 acre tract conveyed to John Smallman Cowden , of record in Book 1237, Page 674, Register's Office from Davidson County, Tennessee, to the Big Harpeth River and privilege of building a pump house and drainage across the Dower Tract (see deed of record in Book 840, Page 540, Register's Office for Davidson County, Tennessee).

A portion of the overall Property is within the 100-year flood plain as shown on the overall boundary lay-out of Ragan-Smith-Murphy & Associates, Inc., dated March 30, 1988 (not a field survey).

Declaration of Restrictive Covenants, of record as Instrument No. 20081203-0117452 and Instrument No. 20090331-0028791, Register's Office for Davidson County, Tennessee.

Charter for HOA recorded in Instrument No. 20081203-0117350, said Register's Office.

Easement of record in Book 5738, Page 819, partial abandonment of easement in Instrument No. 20080826-0087638, said Register's Office.

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.

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: **757 Wolfeboro Lane, Lot 92, Avondale, Nashville, TN 37221**

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 4 day of June, 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 himself to be the Appointed Assistant Secretaryt respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that he 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 4 day of June, 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