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 $ 159,655.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30 July, 2009

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.**
Michelle B. CHANCE 5320 Ryan Allen Circle Whites Creek, TN 37189	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	41-1-0-A-141

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 **Michelle B. CHANCE, 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. 118 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 t o NVR, Inc. t/a Fox Ridge Homes by Warranty Deed from Autumn Partners, LLC, recorded in Instrument No. 20090527-0048385, 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 Grantee, who will be responsible for payment of said taxes when they become due and payable.

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

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.

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

Stormwater Detention Agreement of record as Instrument Number 20071119-0135018, 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.

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

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

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

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

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: **5320 Ryan Allen Circle, Lot 118, Cedar Hills, Whites Creek, TN 37189**

BILL GARRETT, Davidson County
Trans:T20090052659 DEEDWARR
Recvd: 08/04/09 10:19 2 pgs
Fees:13.00 Taxes:590.72
20090804-0072816

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 30 day of July, 2009.

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 30 day of July, 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