WARRANTY DEED

AT-20090197

STATE OF Tennessee

COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $136,350.00.

Affiant

SWORN AND SUBSCRIBED TO BEFORE ME, THIS THE 6th day of November, 2009.

(Affix Seal) Notary Public

My Commission Expires: 6-12-11

APRIL G. NICHOLS STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

THIS INSTRUMENT WAS PREPARED BY and PLEASE RETURN TO:
ANCHOR TITLE, LLC
508 Autumn Springs Court
Suite 1-B
Franklin, TN 37067

Address of New Owners:	Send Tax Bills To:	Tax ID#:
Michael J. Torino and Barbara I. Torino	Cardinal Financial Company, Limited Partnership	162.12-0B-057.00 CO
1345 Bell Road, Unit 416	444 Jacksonville Road	
Antioch, TN 37013	Warminster, PA 18974	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **Brian F. McBride**, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Michael J. Torino, a single man and Barbara I. Torino, a married woman,** hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Exhibit "A"

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit;

Land in Davidson County, Tennessee being Unit Nos. 18A, of Tract II on the plan of Final Plat, Villas at Belle Parke, Phase II, a horizontal property regime, of record in Instrument No. 20020722-0087814, and as defined in the Amendment to Master Deed and By-Laws of record in Instrument #20040218-0018915 to which reference is hereby made for a more complete legal description.

Being the same property conveyed to Brian F. McBride, unmarried from NVR, Inc., a Virginia Corporation T/A Fox Ridge Homes by Warranty Deed dated December 23, 2005 and recorded December 29, 2005 in Instrument #20051229-0155977, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

All matters of record in Instrument No. 20020722-0087814 in the Register's Office for Davidson County, Tennessee.

The premises herein insured is a condominium apartment established pursuant to the provisions of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to the easements, rights and interest in favor of other unit owners, and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and buildings thereon; and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal Property regime of Villas of Belle Parke of record in Instrument #20020911-0110959 and as amended in Instrument #20021025-0130922 and Instrument #20030515-0066792 and Instrument #20040218-0018915 of the Register's Office for Davidson County, Tennessee.

Easement for construction and maintenance of drainage facility recorded in Book 7838 at Page 934, in the said Register's Office.

Declaration of Drainage Easement recorded as Instrument #20020322-0035169, in the said Register's Office. Landscape Buffer Easement recorded in Instrument #20011217-0138710, in the said Register's Office.

Storm Water Detention Agreement recorded as Instrument #20020320-0034488. in the said Register's Office. Rights of others in and to the use and maintenance of the common areas.

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 utility

( ) unimproved
This is (X) improved property know as 1345 Bell Road, Unit 416, Antioch, TN 37013.

BILL GARRETT, Davidson County
Trans:T20090077471 DEEDWARR
Recvd: 11/13/09 12:54 2 pgs
Fees:13.00 Taxes:504.50

20091113-0104822

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title, and interest thereto belonging to the said GRANTEE, their heirs and assigns forever; and we, the GRANTORS, do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that 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 GRANTEE, their heirs and assigns, against the lawful claims of all persons 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/our hand(s) this 9th day of November, 2009

Brian F. McBride

STATE OF ~~Tennessee~~ ILLINOISE
COUNTY OF ~~Davidson~~ Cook

Personally appeared before me, Colleen A. McIntyre, a Notary Public in and for said County and State, the within named Brian F. McBride, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Cook County, State of IL, this 9th day of November, 2009.

Colleen A McIntyre
Notary Public
My Commission Expires: 9/5/2012

OFFICIAL SEAL
COLLEEN A. MC INTYRE
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 9-5-2012