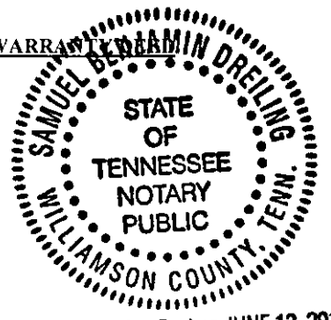
SPECIAL WARRANTY DEED



My Commission Expires JUNE 12, 2010

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 153,630.00

Tiffany Nicole Merritt
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23 November, 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.
Tiffany Nicole MERRITT 5244 Ryan Allen Circle Whites Creek, TN 37189	NFM, Inc., dba NFM Consultants, Inc. 505 Progress Drive Lithicum, MD 21090	041-01-0-A-148.00CO

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 **Tiffany Nicole MERRITT, 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. 111 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 part of the same property conveyed to NVR, Inc. t./a Fox Ridge Homes by Warranty Deed from Autumn Partners, LLC, dated Sept. 17, 2009, recorded in Instrument No. 20090922-0088118, Register's Office for Davidson County, Tennessee.
This conveyance is made subject to:

a. Davidson County taxes for the year 2010 are a lien against said property, but not yet due and payable

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

b. 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.

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

d. 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.

e. Riparian rights incident to premises.

f. 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.

g. 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

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

i. 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.

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

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

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

m. 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: **5244 Ryan Allen Circle, Lot 111 Cedar Hill Meadows, Whites Creek, TN 37189**

BILL GARRETT, Davidson County
Trans:T20090080053 DEEDWARR
Recvd: 11/25/09 09:46 2 pgs
Fees:13.00 Taxes:568.43

20091125-0108315

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. GR ANTOR does hereby covenant with GRANTEE that GRANTOR has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to said land to said GRANTEE, its successors and assigns, against the lawful claims of all persons claiming by, through or under said GRANTOR, but not otherwise.

Witness MY HAND 23 day of November, 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 23 day of November, 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