Last Updated 5/18/2010

**SPECIAL WARRANTY DEED**

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

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 222,010.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th May, 2010

Notary Public

My Commission Expires: 8-18-12
(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. |
|---|---|---|
| Fred C COBBINAH and Francisca COBBINAH<br>1849 Cottage Grove Way<br>Antioch, TN 37013 | NVR Mortgage Finance, Inc.<br>121 Hillpointe Dr., Suite 100<br>Canonsburg, PA 15317 | 1703050B02300CO |

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 **Fred C COBBINAH and Francisca COBBINAH, husband and wife**, 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 Number 23 on the plan of Cottage Grove of record in Instrument Number No. 20071213-0143631 which was voided and vacated by Plat of Cottage Grove, Revision 1 of record in Instrument No. 20100406-002553, 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 Tenn. Contractors, Inc., dated March 1, 2010, recorded in Instrument No. 20100303-0016175, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Davidson County taxes for the year 2010 are a lien against said property, but are not yet due and payable. Said taxes have been prorated between the parties as of the day 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.

Restrictions recorded in Instrument number 20091215-0114265, Register's Office for Davidson County, Tennessee.

Misc. easements recorded in Book 6200 page 290, said Register's Office.

Storm Water Detention Agreement recorded in Instrument Number 20070423-0047753, said Register's Office.

Right of Way Agreement recorded in Book 5215 page 4482 and Book 5385 page 986, said Register's Office

All matters appearing on the recorded subdivision plat recorded in Instrument Number 20071213-0143631 which was voided and vacated by by Instrument No. 20100406-002553, said Register's Office.

Subject to lien for special assessments as contained in the restrictions.

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

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: **1849 Cottage Grove Way, Lot 23, Cottage Grove, Antioch, TN 37013**

BILL GARRETT, Davidson County
Trans: T20100030539 DEEDWARRSP
Recvd: 05/20/10 13:59 2 pgs
Fees: 13.00 Taxes: 821.44
20100520-0039085

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 18 day of May, 2010.

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 18 day of May, 2010.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 8-18-12

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