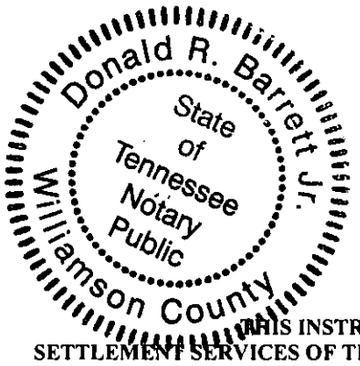
SPECIAL WARRANTY DEED



STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 180,980.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22 November, 2010

Notary Public

My Commission Expires: 9/23/13
(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 M WHITLEY 728 Maylene Drive Madison, TN 37115	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	034-14-0-A-032.00 CO

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 M WHITLEY, 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.32 on the Plan of Cumberland Bend as shown on the plan of record in Instrument No. 20091231-0118971 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to NVR, Inc. a Virginia Corporation t/a Fox Ridge Homes by Special Warranty Deed from Michael R. Stokes, dated September 13, 2010, recorded in Instrument No. 20100913-0072767, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2010, and subsequent years, which are a lien due and payable. Said taxes have been prorated between the parties as of the day of closing, with Grantee paying his prorate part thereof to Grantor, who will be responsible for payment for said taxes when they become due and payable.

Davidson County taxes for the year 2011 are a lien against subject property but not yet due and payable.

Restrictions of record at Instrument No. 20080507-0047106 Register's office for Davidson County, Tennessee. Said Restrictions having been revoked and new restrictions added by Instrument of record in Instrument No. 20100331-0024184, said Register's Office.

Plan of record in Instrument No. 20091231-0118971 Register's Office for Davidson County, Tennessee.

Subject to all matters of record in Plat Book 332, Page 51 and Book 421, page 42 and Book 421, Page 74, said Register's Office.

Easement NES recorded in Book 8825, Page 546, said Register's Office.

Sewer and Drainage Easement to Metropolitan Government in Book 4854, Page 658 and Instrument No. 20070323-0035160, Register's Office for Davidson County, Tennessee.

Sanitary Sewer Easement of record in Instrument No. 20060531-0063526, said Register's Office.

Storm Water Detention Agreement recorded in Instrument No. 20060727-0090943, said Register's Office.

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

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

The above exceptions omit any covenant, condition, or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
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: **728 Maylene Drive, Lot 32 Cumberland Bend, Madison, TN 37115**

BILL GARRETT, Davidson County
Trans: T20100075223 DEEDWARRSP
Recvd: 11/30/10 09:26 2 pgs
Fees: 13.00 Taxes: 669.63
20101130-0095044

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 22 day of March, 2010.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: Farrah Burgett
Farrah Burgett, 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 Farrah Burgett, 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 Farrah Burgett as such Appointed Assistant Secretary, and attesting the same of the corporation, by the said Farrah Burgett as such Appointed Assistant Secretary.

WITNESS my hand and notarial seal at my office at Brentwood, Tennessee, this 22 day of March, 2010.

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