BILL GARRETT, Davidson County
Trans:T20110058977 DEEDWARRSP
Recvd: 09/22/11 12:57 4 pgs
Fees:23.00 Taxes:990.68
20110922-0073471

# SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 267,751.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14 September, 2011

Notary Public

My Commission Expires: 9/23/13
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 210
FRANKLIN, TENNESSEE 37064 (615) 591-1156

| Address of New Owners as Follows: | Send Tax Bills To: | Map Parcel No. |
|---|---|---|
| Nicole L. STEFANOV<br>2508 Janalyn Trace<br>Hermitage, TN 37076 | NVR Mortgage Finance, Inc.<br>5301 Virginia Way<br>Brentwood, TN 37027 | 109-04-0-A-15.00CO |

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 **Nicole L. STEFANOV, 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. 15 on the Plan of Towering Oaks Phase One as shown on the plan of record in Instrument No. 20071127-0137704 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., t/a Fox Ridge Homes, by deed from Tenn. Contractors, Inc, of record in Instrument No. 20110701-0050807 Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2011, and subsequent years, which are a lien and 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.

Declaration of Covenants, Conditions and Restrictions for Towering Oaks Homeowner's Association, Inc., of record in Instrument No. 20091215-0114266 Register's Office for Davidson County, Tennessee.

Easement Agreement and Restrictions as set forth in Instruments of record at Instrument No. 20010205-0010996, 20041026-0128530, 20050615-0068192 and 20070601-0065248 Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Instrument No. 20070601-0065248 Register's Office for Davidson County, Tennessee.

Water (Riparian Rights)the rights of upper and lower riparian owners to the free and unobstructed flow of the water, any rivers, creeks, or streams without dimunition or pollution and the consequence of any past or future change in the location of any rivers, creeks or streams; riparian rights incident to premises; rights of upper and lower riparian owners in and to the waters of coring or adjoining the property, and the natural flow thereof, free from dimunition or pollution.

Access Easement Agreement of record as Instrument No. 20050831-0104488 Register's Office for Davidson County, Tennessee.

Plan of record for Final Plat for Cluster Lot Subdivision, Towering Oaks, Phase One, of record in Instrument No. 20071127-0137704 Register's Office for Davidson County, Tennessee.

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: **2508 Janalyn Trace, Towering Oaks 15, Hermitage, TN 37076**

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 14 day of Sept, 2011.

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 14 day of Sept, 2011.

Lindsay M. Jendryk
NOTARY PUBLIC

My Commission expires: 7/20/15

LINDSAY M. JENDRYK
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

## SELLER'S AND/OR BORROWER'S STATEMENT

Escrow: FX1621

The Seller's and Borrower's signatures hereon acknowledge their approval and signify their understanding that tax and insurance prorations and reserves are based on figures for the preceding year or supplied by others or estimated for the current year, and in the event of any change for the current year, all necessary adjustments will be made between Borrower and Seller directly. Any deficit in delinquent taxes or mortgage payoffs will be promptly reimbursed to the Settlement Agent by the Seller.

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

I hereby authorize the Settlement Agent to make expenditures and disbursements as shown above and approve same for payment.

Borrowers/Purchasers

Nicole L. STEFANOV

Sellers

NVR, Inc., a Virginia Corporation T/A
Fox Ridge Homes

By: Lauren Griffin, agent

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: _____ Date: _____

Settlement Services Of Tennessee, LLC

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.