THIS INSTRUMENT WAS PREPARED BY Bankers Title & Escrow Corp. 3310 West End Ave., Ste. 410 Nashville, TN 37203 R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN	STATE OF TENNESSEE COUNTY OF DAVIDSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ **151,450.00.** Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE **16TH** DAY OF **NOVEMBER, 2006.** Notary Public MY COMMISSION EXPIRES: May 24, 2008 (AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Robert E. Kowrach	SunTrust Mortgage, Inc.	MAP PART OF 93-6-1
415 Church Street, Unit 1411	201 4th Ave. North, 7th Floor	PARCEL 87
Nashville, TN 37219	Nashville, TN 37219	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS. THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **Viridian Development Company, LLC, a Tennessee limited liability company**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Robert E. Kowrach and wife, Katherine S. Kowrach**

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

A certain condominium apartment known as Unit No. 1411 of the Horizontal Property Regime of Viridian Condominium pursuant to Master Deed of record as Instrument No. 20061004-0122833 and Addendum of record in Instrument No. 20061004-0122834, Register's Office for Davidson County, Tennessee, to which referenced is made for a more complete description.

BEING the same property conveyed to Viridian Development Company, LLC, a Tennessee limited liability company by Quitclaim Deed from Metropolitan Development and Housing Agency dated October 26, 2004 and recorded November 3, 2004, of record in Instrument No. 20041103-0132449, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO:
The said Grantee, its heirs, successors and assigns, takes title to the Property subject to the following restriction relating to its use, which shall be deemed a covenants running with the land by which shall terminate and be of no further force and effect five (5) years from **November 16, 2006**. The property must be owned by an individual or individuals whose household earnings at the time the individual enters into a binding purchase and sale agreement for the Property are eighty percent (80%) of less of the median income for household size for the Nashville, Tennessee area as defined by the Department of Housing and Urban Development ("HUD"), as adjusted annually by HUD, and if rented, the Property must be rented by an individual or individuals whose household earnings during the term of the lease are eighty percent (80%) or less of the median income for household size for the Nashville, Tennessee area as defined by the HUD, as adjusted annually by HUD. The Property is subject to the Affordable Restrictions as provided in the Master Deed of record in Instrument No. 20061004-0122833 and Addendum of record in Instrument No. 20061004-0122834, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantor; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is IMPROVED property known as **415 Church Street, Unit 1411, Nashville, TN 37219.**

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; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and 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 GRANTEES, 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 hand this the 16th day of November, 2006.

Viridian Development Company, LLC, a Tennessee limited liability company

BY: _____
Tina Sumner Grigg, Authorized Agent

Davidson County DEEDWARR
Recvd: 11/17/06 13:32 2 pg:
Fees:13.00 Taxes:560.37

20061117-0143190

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, a Notary Public in and for said State and County, personally appeared **Tina Sumner Grigg**, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the **Authorized Agent** of the maker, **Viridian Development Company, LLC, a Tennessee limited liability company**, and is authorized by the maker to execute this instrument on behalf of the maker.

Witness my hand and seal this the 16th day of November, 2006.

My Commission expires May 24, 2008

Notary Public

R. L. MOORE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN