BILL GARRETT, Davidson County
Trans:T20100038853 DEEDWARRSP
Recvd: 06/25/10 12:53 2 pgs
Fees:13.00 Taxes:789.95
20100625-0049808

SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 213,500.00

Hong Mei Zhang
Affiant

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

Notary Public

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

Donald R. Barrett Jr. State of Tennessee Notary Public Williamson County

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:
Hong Mei ZHANG
2101 Chance Court
Hermitage, TN 37076

Send Tax Bills To:
Just Mortgage, Inc.
9680 Haven Avenue, Suite 200
Racho Cucamonga, CA 91730

Map Parcel No.
109040A00700CO

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 **Hong Mei ZHANG, 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. 7 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 part of the same property conveyed to NVR, Inc., a Virginia Corporation t/a Fox Ridge Homes by Special Warranty Deed from Tenn. Contractors, Inc., dated April 5, 2010, recorded in Instrument No. 20100407-0026006, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to Tenn. Contractors, Inc. by deed from Pinnacle National Bank, dated Sept. 17, 2009, recorded September 17, 2009 in Instrument No. 20090917-0086947, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to Pinnacle National Bank, a national banking association, by Substitute Trustee's Deed from B. Anthony Saunders, Substitute Trustee, recorded April 23, 2009 in Instrument No. 20090423-0036877, Register's Office for Davidson County, Tennessee.

Being part of the same property conveyed to Towering Oaks Development Company LL by Warranty Deed from MS Development, dated August 22, 2005, recorded in Instrument No. 20050831-0104488, as corrected by Affidavit of Scrivener's Error, dated May 22, 2008, recorded in Instrument No. 20080527-0053369, 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 and not yet due and payable. Said taxes have been prorated between the parties as of the day of closing with the Grantor paying his prorated part thereof to the 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, 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.

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.

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: **2101 Chance Court, Lot 7, Towering Oaks, 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 22 day of JUNE, 2010.

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 22 day of JUNE, 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