SPECIAL WARRANTY DEED



STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 274,165.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th June, 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.
Alva OWENS and Kristopher OWENS 1013 Nunnery Lane Nashville, TN 37221	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	141-05-0-A-049.00CO

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 **AlvaV. OWENS and Kristopher L. OWENS, wife and husband**, 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, TN being Lot No.49 on the Plan of Avondale Park, Phase 1, Section 1A of record in Instrument No. 20080226-0018937 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 deed from Avondale Residential, Inc., of record in Instrument No. 20100415-0028387, 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 sue and payable. Said taxes have been prorated between the parties as of the date 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.

All matters appearing on subdivision plat of record in instrument Number 20080226-0018937 of said Registers Office.

Access Easement Agreement recorded in Instrument Number 20041207-0145662 said Registers Office.

Transmission Line Easement recorded in Instrument Number 20060110-0003857 said Registers Office.

Deed to USA recorded in Record Book 4118 Page 694 and in Book 4228 Page 635

Order to TVA recorded in Record Book 4273 Page 280

Easement to Harpeth Valley Utilities District in 20040204-0013639, 20040204-0013640, 20080818-0084836 & 20040204-0013641

Storm Water Detention Agreement Recorded in Instrument Number 20060512-0055867

Inspection & Maintenance Agreement for Private Stormwater Management Facilities recorded in Instrument Number 20071002-0117293.

Easement recorded in Record Book 5738 Page 819 and Partial Abandonment of Easement recorded in Instrument Number 20080826-0087638.

Charter for HOA recorded in Instrument Number 20081203-0117350.

Restrictions recorded in Instrument Number 20081203-0117452 and 20090331-0028791.

Rights of others in and to common areas/elements.

Lien for special assessment contained in DCCR's/Master Deed.

BILL GARRETT, Davidson County
Trans:T20100040459 DEEDWARRSP
Recvd: 07/01/10 14:52 3 pgs
Fees:18.00 Taxes:1014.41
20100701-0051741

Lack of direct access to Highway I-40 from the Property, such right a of access having been granted as to part of the Property by John Smallman Cowden and wife, Ruby S. Cowden, to the State of Tennessee by a judgment, a certified copy of the which is of record in Book 3369, Page 316, Register's Office for Davidson County, Tennessee, and a drainage easement of 0.67 acres was also granted therein to the State of Tennessee; and such right of access having also been granted as to part of the Property by Robert Newsom Hutton by deed of record in Book 3033, Page 185, Register's Office for Davidson County, Tennessee.

Easement for right-of-way of an electric power line granted to Tennessee Electric Power Company by James B. Ezzell and wife, Fanny M. Ezzell, of record in Book 787, Page 7, Register's Office for Davidson County, Tennessee.

Easement and right-of-way for electric power transmission lines and poles with rights of ingress and egress and other rights and privileges as set out in granted to the United States by John Smallman Cowden and wife, Ruby S. Cowden, of record in Book 4193, Page 903, Register's Office for Davidson County, Tennessee.

Easement for water line granted by Rodgers Properties, Inc. (formerly J.M.R. Development Co.), to Harpeth Valley Utilities District of Davidson and Williamson Counties, of record in Book 5738, page 832, Register's Office for Davidson County, Tennessee.

Easement for sewer line granted by Michael R. Allison to Harpeth Valley Utilities District of Davidson and Williamson Counties, of record in Book 7601, Page 400, Register's Office for Davidson County, Tennessee.

Easement for water main across the Dower Tract, a part of the Property, from the 38.71 acre tract conveyed to John Smallman Cowden , of record in Book 1237, Page 674, Register's Office from Davidson County, Tennessee, to the Big Harpeth River and privilege of building a pump house and drainage across the Dower Tract (see deed of record in Book 840, Page 540, Register's Office for Davidson County, Tennessee).

Title to that portion of the Property embraced within the high and low watermark of the Big Harpeth River.

Riparian rights claimed or asserted by surrounding land owners and the State of Tennessee.

Title to that portion of the Property embraced with the bounds of any roads or highways.

Lack of access to McCoy Land (Tract One).

That portion of the Property embraced within the bounds of any cemetery, with rights of ingress and egress thereto.

Right-of-way as shown on the Plat entitled Section 1 Harpeth 40 Mobile Home Park of record in Book 4300, Page 49, Register's Office for Davidson County, Tennessee.

A portion of the Property is within the 100-year flood plain as shown on the overall boundary lay-out of Ragan-Smith-Murphy & Associates, Inc., dated March 30, 1988 (not a field survey).

Memorandum of lease between Michael R. Allison and National Advertising Company, of record in Book 10023, Page 638, Register's Office for Davidson County, Tennessee.

Declaration of Restrictive Covenants, of record as Instrument No. 20020821-0100879, Register's Office for Davidson County, Tennessee.

The following easement noted in the deed of record in Book 10748, Page 878, Register's Office for Davidson County, Tennessee:

(a) TVA easement for electrical power lines across property.
(b) Possible future flooding over a portion of the property.
(c) 12" Waterline easement over a portion of the property.
(d) 25' utility easement.
(e) Unrecorded ingress and egress easement.
(f) Ingress and egress easement from existing unrecorded easement for ingress and egress to Tract 8 from the southeasternmost point of said unrecorded easement.
(g) Electric service line easement.
(h) Cemetery with easement for ingress and egress.

Declaration of restrictive Covenants, of record as Instrument No. 20020821-0100879, Register's Office for Davidson County, Tennessee.

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: **1013 Nunnery Lane, Lot 49 Avondale, Nashville, TN 37221**

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 29th day of June, 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 29th day of June, 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