SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 331,484.00

Julia Ann Keyser
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10 September, 2010

Notary Public

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

Donald R. Barrett Jr. Notary Public State of Tennessee 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:	Send Tax Bills To:	Map Parcel No.
Julia Ann KEYSER 1025 Nunnery Lane Nashville, TN 37221	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	141050A05200CO

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 **Julia Ann KEYSER, Trustee of the Julia Ann Keyser Living Trust**, 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.52 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. a Virginia Corporation t/a Fox Ridge Homes by Warranty Deed from Avondale Residential, Inc., recorded in Instrument No. 20100621-0048339, 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 due 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, said Register Office.

Order to TVA recorded in Record Book 4273 Page 280, said Registers Office

Easement to Harpeth Valley Utilities District in Instrument Nos: 20040204-0013639, 20040204-0013640; 20040204-0013641 and 20080818-0084836, said Registers Office.

Storm Water Detention Agreement Recorded in Instrument Number 20060512-0055867, said Registers Office.

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

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.

BILL GARRETT, Davidson County
Trans:T20100057644 DEEDWARRSP
Recvd: 09/14/10 10:01 3 pgs
Fees:18.00 Taxes:1226.49
20100914-0072968

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.

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.

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).

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 over all 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).

Subject to Charter for HOA recorded in Instrument No. 20081203-0117350, said Registers Office.

Subject to easement recorded in Book 5738, page 819 and partial abandonment of easement recorded in Instrument No. 20080826-0087638, said Register's Office.

Subject to Declaration of Covenants, Conditions and Restrictions recorded in Instrument No. 20081203-0117452 and Instrument No. 20090331-0028791, said Registers 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.

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: **1025 Nunnery Lane, Lot 52, 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 10th day of September, 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 10th day of September, 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