SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 173,490.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24 November, 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, 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.
Stephen B. MCDONALD Sr and Po Chu MCDONALD 608 Betty Lou Drive Madison, TN 37115	NVR Mortgage Finance, Inc. 121 Hillpointe Dr., Suite 100 Canonsburg, PA 15317	034-14-0-A-005.00

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 **Stephen B. MCDONALD, Sr. and Po Chu MCDONALD, husband and wife**, 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.5 on the Plan of Cumberland Bend as shown on the plan of record in Instrument No. 20091231-0118971 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. a Virginia Corporation t/a Fox Ridge Homes by Special Warranty deed from Michael R. Stokes, dated August 27, 2010, recorded in Instrument No. 20100830-0068665, 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 Grantor paying his prorate part thereof to Grantee, who will be responsible for payment for said taxes when they become due and payable.

Restrictions of record at Instrument No. 20080507-0047106 Register's office for Davidson County, Tennessee. Said Restrictions having been revoked and new restrictions added by Instrument of record in Instrument No. 20100331-0024184, said Register's Office.

Plan of record in Instrument No. 20091231-0118971 Register's Office for Davidson County, Tennessee.

All matters of record in Plat Book 332, Page 51, Book 421, page 42 and Book 421, page 74, said Register's Office.

Sanitary sewer easement in Instrument No. 20060531-0063526, said Register's Office.

Sewer and Drainage Easement to Metropolitan Government of record in Book 4854, page 658 and Instrument No. 20070323-0035160, said Register's Office.

Storm Water Detention Agreement in Instrument No. 20060727-0090943, said Register's Office.

Easement to NES in Book 8825, page 546, said Register's 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.

The above exceptions omit any covenant, condition, or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
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: **608 Betty Lou Drive, Lot 5 Cumberland Bend, Madison, TN 37115**

BILL GARRETT, Davidson County
Trans:T20100075570 DEEDWARRSP
Recvd: 12/01/10 10:31 2 pgs
Fees:13.00 Taxes:641.91
20101201-0095432

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 24 day of Nov, 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 24 day of Nov, 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