SPECIAL WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 248,655.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th day of September, 2013.

Notary Public

My Commission Expires: 11-4-2013
(AFFIX SEAL)

SUSAN FRENSLEY NEWTON
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON
MY COMMISSION EXPIRES: NOVEMBER 4, 2013

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:
Ronald A. CHERNAK
2545 Janalyn Trace
Hermitage, TN 37076

Send Tax Bills To:

Map Parcel No.
109040A078.00CO

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 **Ronald A. CHERNAK, 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 40 on the Plan of First Revision, Final plat, Cluster Lot Subdivision, Towering Oaks Phase Two as shown on the plan of record in Instrument No. 20120927-0088095, 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., t/a Fox Ridge Homes, by deed from Tenn Contractors, Inc., of record in Instrument No. 20121213-0115052, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2013, and subsequent years, which are a lien and not yet 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..

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.

Plan of record for Final Plat for Cluster Lot Subdivision, Towering Oaks, Phase One, of record in Instrument No. 20120927-0088095, 20120828-0077254, Register's Office for Davidson County, Tennessee.

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: **2545 Janalyn Trace, Lot 40 Towering Oaks, Hermitage, TN 37076**

BILL GARRETT, Davidson County
Trans:T20130083606 DEEDWARRSP
Recvd: 09/27/13 09:15 2 pgs
Fees:13.00 Taxes:920.02
20130927-0101540

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. GRANTOR 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 September, 2013.

NVR, INC., a Virginia Corporation, trading as Fox Ridge Homes

BY: _____

Scott Shelton, Regional Manager

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Scott Shelton, Regional Manager with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be appointed Regional Manager, respectively of NVR, Inc., a Virginia corporation, trading as Fox Ridge Homes, the within named bargainor, and corporation, and that he as such Regional Manager, being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Scott Shelton, as such, Regional Manager, and attesting the same corporation, by the said Scott Shelton, Regional Manager.

WITNESS my hand and notarial seal at my office at Brentwood, Tennessee, this 24 day of September, 2013.

Lauren Griffin

NOTARY PUBLIC

My Commission expires: 11-15-15

LAUREN GRIFFIN
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY