This Instrument Prepared By:
Bankers Title & Escrow Corporation
3310 West End Avenue, 4th Floor
Nashville TN 37203
Return to Box 50-B

Instr:200003060021862 Page: 1 OF 2
REC'D FOR REC 03/06/2000 11:33:36AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $257.15

ADDRESS NEW OWNER:
Janice R. Woods
2663 Old Matthews Road
Nashville, TN 37207

SEND TAX BILL:
To Mortgagee

MORTGAGEE:
Nashville Area Habitat for Humanity, Inc.
533 Hagan Street
Nashville, TN 37203

MAP AND PARCEL:
MAP 60
GROUP 13
PARCEL 203

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **NASHVILLE AREA HABITAT FOR HUMANITY, INC., a Tennessee nonprofit corporation**, hereinafter called the Grantor, has bargained and sold and by these presents does transfer and convey unto **JANICE R. WOODS**, hereinafter called the Grantee, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 40, on the Plan of Matthews Square of record in Book 6250, page 337, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being part of the same property conveyed to Nashville Area Habitat For Humanity, Inc. by deed from P.H.P. Ministries, Inc. of record in Book 11615, page 449, said Register's Office.

The subject property is improved property, known as 2663 Old Matthews Road, Nashville, TN 37207.

This conveyance is made subject to the following:

1. 2000 Metro property taxes, which have been assumed by Grantee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, her heirs and assigns, forever; and Grantor does covenant with the Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantee, her heirs and assigns, against the lawful claims of all persons claiming by, through or under Grantor, but no further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Borrower, her successor, heirs and assigns for and in consideration of receiving $ up to $45,000.00 in below market rate loan funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership and reside in this property as their primary residence for a period of five (5)

years (Retention Period) from the date of the recording of this deed.

(i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale or refinancing of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a refinancing prior to the end of the Retention Period, the full amount of the interest rate Subsidy received by the owner, based on the pro rata portion of the interest rate Subsidy imputed to the subsidized advance during the period the owner occupied the unit prior to refinancing, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the refinancing, unless the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism incorporating the requirements of clauses (i), (ii), and (iii) contained herein.

(iii) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.

WITNESS my hand this 25th day of February, 2000.

NASHVILLE AREA HABITAT FOR HUMANITY, INC.

By: _____
Charles T. Crow, Executive Director

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Charles T. Crow, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Executive Director of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 25th day of February, 2000.

_____
NOTARY PUBLIC

My Commission Expires: 1/26/2002

JANICE H. COLLINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $69,500.00.

_____
Affiant

Subscribed and sworn to before me, this 25th day of February, 2000.

_____
NOTARY PUBLIC

My Commission expires: 1/26/2002

JANICE H. COLLINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.