Warranty Deed

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $85,000.00.

Subscribed and sworn to before me, this 28th day of November, 2001.

Notary Public

My Commission Expires: 7/26/03

Davidson County DEEDWARR
Recvd: 11/30/01 09:21 3pgs
Fees:18.00 Taxes:314.50
20011130-0131488

THIS INSTRUMENT WAS PREPARED BY:

Carolyn F. Piphus, Atty., **Smith, Hirsch, Blackshear & Harris, PLC.**, One Vantage Way, Suite B-105, Nashville, Tennessee 37228

Name & Address of new owner(s):	MAIL TAX BILLS TO:	Map/Parcel Numbers
Iris Mays 930 11th Avenue, North Nashville, Tennessee 37208	Capital Bank & Trust Company 1820 West End Avenue Nashville, Tennessee 37203	92-4-271

FOR AND IN CONSIDERATION OF TEN DOLLARS ($10.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, FIFTEENTH AVENUE BAPTIST COMMUNITY DEVELOPMENT CORPORATION (ONE AND THE SAME AS FIFTEENTH AVENUE BAPTIST CHURCH COMMUNITY DEVELOPMENT CORPORATION), HEREINAFTER CALLED GRANTOR, HAS BARGAINED AND SOLD, AND BY THESES PRESENTS DOES HEREBY TRANSFER AND CONVEY UNTO IRIS MAYS, UNMARRIED, HEREINAFTER CALLED GRANTEE, HER HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO WIT:

TRACT ONE

Land in Davidson County, Tennessee, being the southerly 33 feet of Lot No. 38, C.M. Holt's Plan of record in Book 21, page 33, Register's Office for said County, and being known as Lot No. "E" on the Survey of Lots Nos. 38, 39 and 40 of said Plan, by Harvey Gee, dated February 27, 1950.

Said Lot No. "E" fronts 33 feet on the east side of 11th Avenue North and runs back between parallel lines along the north line of Lot No. 37, a distance of 137 feet more or less, to an alley.

Being part of the same property conveyed to Fifteenth Avenue Baptist Church Community Development Corporation, by deed from The Metropolitan Development and Housing Agency, of record as instrument No. 20001025-0105741, said Register's Office. Fifteenth Avenue Baptist Church Community Development Corporation is one and the same as Fifteenth Avenue Baptist Community Development Corporation.

Said property is conveyed subject to such provisions stated in Exhibit " A" attached, as well as any limitations, restrictions, and encumbrances of record as may affect the premises.

This is improved property known as 930 11th Avenue North, Nashville, Tennessee 37208 .

TO HAVE AND TO HOLD the said tract or parcel of land, with appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns forever; and does covenant with the said GRANTEE that she 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 she does further covenant and bind herself, her heirs and representatives, 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 whomsoever. 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.

WITNESS my hand this 28th day of November, 2001.

Fifteenth Avenue Baptist Community Development Corporation

BY: Alberta B. McClellan

TITLE: Executive Director

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Alberta B. McClellan with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath acknowledged himself/herself to be the Executive Director of Fifteenth Avenue Baptist Community Development Corporation, a Tennessee Corporation, the within named bargainor, and that he/she as such Executive Director and being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Executive Director.

Witness my hand and official seal at office in Nashville, Tennessee, this 28th day of November, 2001.

NOTARY PUBLIC AT LARGE

Notary Public

My Commission Expires: 7/26/03

EXHIBIT "A"

Borrowers, their successors, heirs and assigns for and in consideration of receiving $55,000.00 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.