This Instrument Prepared By:
HAROLD REEVES, ATTORNEY P.C.
640 Spence Lane, Suite 218
Nashville, TN 37217
(615) 361-6679

File Box 24

ADDRESS NEW OWNER:
Sharon Kay Redin
4725 Ashley Way
Hermitage, Tennessee 37076

MORTGAGEE:
Capital Bank & Trust Company
1820 West End Avenue
Nashville TN 37203

Davidson County DEEDWARR
Recvd: 02/05/02 08:57 2pgs
Fees:13.00 Taxes:362.60
20020205-0015518

SEND TAX BILL:
To Mortgagee

MAP AND PARCEL:
MAP 76-5
PARCEL 161
4D-43628

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, Regina G. Hampton, unmarried, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto Sharon Kay Redin, unmarried , hereinafter called the Grantee, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 9, on the Plan of Ashley Place, of record in Plat Book 7900, Page 123, as amended by Certification of Correction of record in Book 8307, Page 239, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Regina G. Hampton, unmarried, by deed from Allene Allen, a widow, of record in Book 10704, Page 614, Register's Office for Davidson County, Tennessee.

This is the same description as in previous deed of record.

THIS conveyance subject to such easements and setback lines of record in Book 7900, Page 123, and as amended in Book 8307, Page 239, said Register's Office.

Taxes for 2002 have been pro-rated and assumed by Grantee.

Borrower(s), their successors, heirs and assigns for and in consideration of receiving $5,102.56 in direct subsidy 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 sale prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale of the unit after deduction for sales expenses, unless the purchaser is a low-or moderate income household as defined in the applicable Federal Housing Finance Board regulations for the AHP; and

(iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the occupying household has owned the unit, shall be repaid to 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 (iv) contained herein.

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

This is improved property known as 4725 Ashley Way, Hermitage, TN 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Sharon Kay Redin, unmarried, her heirs and assigns, forever; and I, Regina G. Hampton, unmarried do covenant with the said Grantee that I am lawfully seized and possessed of said land in fee simple, have a good right to convey it; and I do further covenant and bind myself, my 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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this the 31st day of January, 2002.

Regina G. Hampton

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Regina G. Hampton, unmarried the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this the 31st day of January, 2002.

NOTARY PUBLIC

My Commission Expires: 11/27/2004

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $ 98,000.00.

AFFIANT

Subscribed and sworn to before me this 31st day of January, 2002.

NOTARY PUBLIC
My Commission Expires: 11/27/2004