THIS INSTRUMENT PREPARED BY:
HATCHER ESCROW COMPANY
113 SHIVEL DRIVE
HENDERSONVILLE, TENNESSEE 37075
OUR FILE NUMBER: 11790B

MAP/GROUP/PARCEL: 072-06-0/041.00

NEW OWNER'S NAME AND ADDRESS:
LATOYA G. HARRISON
1018 IVERSON AVENUE
Nashville, TN 37216

Davidson County DEEDWARR
Recvd: 02/06/02 11:09 3pgs
Fees:13.00 Taxes:314.50
20020206-0016400

SEND TAX BILLS TO:
NEW OWNER

WARRANTY DEED

FOR GOOD CONSIDERATION, the receipt of which is hereby acknowledged, we, ANDREW RONALD PATTERSON, A MARRIED MAN and DON WILLIAMS PATTERSON, A SINGLE MAN, hereinafter called Grantors, do hereby transfer and convey unto LATOYA G. HARRISON, A SINGLE WOMAN, her heirs and assigns, hereinafter called Grantee, property described as follows:

Land in Davidson County, Tennessee, being Lot No. 69 on the map of Maynor Place, as of record in Book 843, Page 24, Register's Office for said County.

SAID Lot No. 69 fronts 60 feet on the southerly side of Iverson Avenue, and runs back between parallel lines 160 feet to a dead line.

The subject property is improved property commonly known as 1018 Iverson Avenue, Nashville, Tennessee.

BEING the same property conveyed to grantors herein by deed of record in Instrument #20011120-0127319, Register's Office for Davidson County, Tennessee.

No spouse of either grantor nor any member of their immediate family has ever occupied subject property as their homestead.

See EXHIBIT A attached hereto and made a part hereof for Owner-occupied Retention Language.

TO HAVE AND TO HOLD the said tract or parcel of land, with appurtenances, estate, title, and interest thereto belonging to said grantee. Grantors covenant with grantee that they are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered, except for current taxes, and restrictions and easements of record.

GRANTORS further covenant and bind themselves, their heirs, successors, and representatives to warrant and defend the title to the said land to Grantee, her heirs, successors, and assigns against the lawful claims of all persons whatsoever.

ANDREW RONALD PATTERSON

DON WILLIAMS PATTERSON

STATE OF TENNESSEE
COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned authority, ANDREW RONALD PATTERSON, A MARRIED MAN and DON WILLIAMS PATTERSON, A SINGLE MAN, with whom I am personally acquainted, and made oath that they executed the foregoing instrument as a free act and deed and for the purposes therein contained.

DONE at offices in Hendersonville, TN, on this the 1st day of February, 2002.

NOTARY PUBLIC

My Commission Expires:

2/3/02

SHELTON HATCHER NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Davidson

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

AFFIANT

Sworn to and subscribed before me, this 1st day of February, 2002.

NOTARY PUBLIC

My Commission Expires:

2/3/02

SHELTON HATCHER NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

EXHIBIT A

Borrower(s), their successors, heirs and assigns for and in consideration of receiving $ 5149.17 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 The 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 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), (iii), and (iv) contained herein.

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