This Instrument Prepared By:
WYATT, TARRANT & COMBS, LLP (BAS)
2525 West End Avenue, Suite 1500
Nashville, Tennessee 37203

ADDRESS NEW OWNER:
Patricia Carlette Cross
3425 Rainwood Drive
Nashville, Tennessee 37207

Davidson County DEEDWARR
Recvd: 11/18/02 16:01 3pgs
Fees:18.00 Taxes:366.30
20021118-0142937

SEND TAX BILL:
To Mortgagee*

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

MAP AND PARCEL:
050-10.0-C-323.00 CO

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 non-profit corporation, hereinafter called the Grantor, has bargained and sold and by these presents does transfer and convey unto **PATRICIA CARLETTE CROSS**, an unmarried person, hereinafter called the Grantee, her 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 known as Lot No. 53 on the Plan of Chesapeake Homes, Section 6, Phase 2, of record as Instrument Number 20020626-0077004, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete legal description.
>
> Being part of the same property conveyed to AFFORDABLE HOUSING RESOURCES, INC., by deed from FRIDRICH & CLARK REALTY, LLC, of record as Instrument No. 20010108-0002494, Register's Office for Davidson County, Tennessee. AFFORDABLE HOUSING RESOURCES, INC. having conveyed a ½ undivided interest to NASHVILLE AREA HABITAT FOR HUMANITY, by deed of record as Instrument No. 20010627-0068195, said Register's Office. AFFORDABLE HOUSING RESOURCES, INC., having conveyed their remaining interest unto NASHVILLE AREA HABITAT FOR HUMANITY, INC. [Nashville Area Habitat for Humanity and Nashville Area Habitat for Humanity, Inc. being one and the same], by deed of record as Instrument No. 20021104-0134781, said Register's Office. The description of this property is the same as set forth in the most current prior deed of record.

The subject property is improved property, known as 3425 Rainwood Drive, Nashville, Tennessee 37207.

This conveyance is made subject to the following:

1. 2002 County property taxes, which are being prorated at closing and assumed by Grantee.

2. Matters shown on the Plan of record as Instrument No. 20020626-0077004, said Register's Office.

3. Declaration of Covenants, Conditions, Liens, Easements and Restrictions, Special Assessments, etc. contained in instrument of record as Instrument No. 20011025-0117084, said Register's Office.

4. Storm Water Detention Agreement of record as Instrument No. 20010628-0068560, said Register's Office.

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 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.

This conveyance is subject the following covenants and restrictions which shall be binding upon the Grantee herein:

NON-DISCRIMINATION

During such time as the property described herein is used for a purpose for which assistance under the Housing Opportunity Program Extension Act of 1996, P.L. 104-120, was provided or for another proposed involving the provision of similar services or benefits, then no person having an interest in this property shall refuse service for or accommodation or other benefits to any person with respect to the property on account of the person's race, color or national origin or otherwise engage in discrimination conduct of any kind or account of a person's race, color or national origin with respect to the property. This covenant shall run with the land.

OWNER RETENTION

Grantee, her successors, heirs and assigns for and in consideration of receiving funds for 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.

(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 the subsidy to the Bank shall terminate after any foreclosure.

[SIGNATURE PAGE TO FOLLOW]

WITNESS my hand this 5th day of November, 2002.

NASHVILLE AREA HABITAT FOR HUMANITY, INC.

By: Carol A. McSwinney
Title: Family Services Director

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Carol A. McSwinney with whom I am personally acquainted, and who acknowledged that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that he/she is the Family Services Director of **Nashville Area Habitat for Humanity, Inc.**, 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 5th day of November, 2002.

Cheryl N. Howell
Notary Public

My Commission expires: 7/29/06

CHERYL N. HOWELL NOTARY PUBLIC AT LARGE WILSON COUNTY TENN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $99,000.00.

Affiant

Subscribed and sworn to before me, this 5 day of November, 2002.

Cheryl N. Howell
Notary Public

My Commission expires: 7/29/06

CHERYL N. HOWELL NOTARY PUBLIC AT LARGE WILSON COUNTY TENN