Davidson County DEEDWARR
Recvd: 03/03/04 11:30 2pgs
Fees:13.00 Taxes:323.75

20040303-0024072

State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $87,500.00.

Affiant

Subscribed and sworn to before me, this the 26th day of February, 2004.

Notary Public

My commission expires: My Commission Expires April 8, 2004

(AFFIX SEAL)

RITA ANN MANGRUM NOTARY PUBLIC WILLIAMSON CO. TN

THIS INSTRUMENT WAS PREPARED BY
Gregory S. Perrone, PC
Attorney at Law 109 Westpark Drive Suite 330, Brentwood, TN 37027

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers
Angela S. Gleason	**Capital Bank & Trust Company**	**086-06-A-536.00-CO**
536 Chandler Place	**1820 West End Avenue**	
Hermitage, TN 37076	**Nashville, TN 37203**	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, I,

John S. Edwards, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Angela S. Gleason, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, TN, being Unit No. 536 on the Plan of Condominium site of Steeplechase Condominiums, of record in Book 6816, Page 483, as amended in Book 7390, Page 1, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to John S. Edwards, unmarried, by deed from Leslie H. Dossey, Sr. and Jane M. Dossey, tenancy by the entirety of record in Book 11747, Page 30, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to John S. Edwards, unmarried, by deed from Leslie H. Dossey, Sr. and Jane M. Dossey, tenancy by the entirety of record in Book 11747, Page 30, Register's Office. The said John S. Edwards having since married.

Robin S. Edwards joins in this conveyance for the purpose of conveying all her right, title and interest she might have in and to the above described property as spouse of John S. Edwards.

This conveyance is subject to taxes for 2004 and subsequent years, easements, and restrictions of record if any.

Borrower(s), their successors, heirs and assigns for and in consideration of receiving 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.

This is improved (_X__) Unimproved (____) property, known as **536 Chandler Place, 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 GRANTEE, his heirs and assigns, forever,; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same in unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his 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/our hand(s) this 26th day of February, 2004.

John S. Edwards

John S. Edwards

Robin S. Edwards

Robin S. Edwards

STATE OF Tennessee
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **John S. Edwards and wife, Robin S. Edwards** the bargainor(s) with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, at Brentwood, Tennessee on this **26th** day of **February, 2004.**

Rita Ann Mangrum

Notary Public

My Commission Expires:_____

My Commission Expires
April 6, 2004

RITA ANN MANGRUM NOTARY PUBLIC WILLIAMSON CO. TN