Prepared by:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway, Suite 140
Henderson[illegible]



Commission Expires MAY 28, 2006

05-0405-61456

STATE OF TENNESSEE
COUNTY OF SUMNER
The actual consideration or value, whichever is greater, for this transfer is $168,000.00

Affiant

Subscribed and sworn to before me, this 20th day of May, 2004.

Notary Public
My commission expires: 5/28/2006

Address of New Owner:	Send Tax Bills to:	Tax Information
Enrique Montes	Capital Bank & Trust Company	83-13-0-098
1106 Fatherland Street	2200 Abbott Martin Road, Suite 201	
Nashville TN 37206	Nashville, TN 37213	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Jennifer A. Anderson, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Enrique Montes, Alan Tipton and Patrick R. Fleming, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County, Tennessee, being the northerly 143 feet of Lot No. 92 on the plan of East Edgefield of record in Plat Book 21, Page 147, said Register's Office to which plan reference is hereby made for a more complete description.

Said part of Lot No. 92 fronts 50 feet on the southerly side of Fatherland Street and extends back between parallel lines 143 feet to a dead line.

Being the same property conveyed to Jennifer A. Anderson by deed from Affordable Housing Resources, dated 11/19/03, recorded 12/15/03, of record in Instrument No. 20031215-0179033, Register's Office for Davidson County, Tennessee.

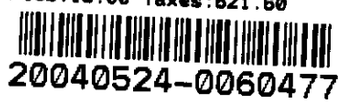
Jennifer Anderson and Jennifer A. Anderson are one in the same person

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1106 Fatherland Street, Nashville, TN 37206

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever. See Exhibit A.

Davidson County DEEDWARR
Recvd: 05/24/04 10:57 3pgs
Fees:18.00 Taxes:621.60



20040524-0060477

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 20th day of May, 2004.

Jennifer A. Anderson

By: Karen Hoff Attorney in Fact
Karen Hoff, Attorney In Fact

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, the within named Karen Hoff, with whom I am personally acquainted, and who, upon oath, acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the attorney in fact for Jennifer A. Anderson and that she is authorized by Jennifer A. Anderson to execute this instrument on her behalf.

Witness my hand in Hendersonville, TN, this 20th day of May, 2004.

State of Tennessee at Large

My Commission expires:

5/28/2006

ANGELA A. RAMSEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2006

EXHIBIT A

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 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.