This instrument was prepared by:

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Davidson County DEEDWARR
Recvd: 12/17/04 10:08 3pgs
Fees:18.00 Taxes:395.90
20041217-0150037

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater is $107,000.00.

Joelena C. Campbell
Affiant

Subscribed and Sworn to before me, this 15th day of December, 2004.

Notary Public

My Commission Expires: 3-26-05

MAP-PARCEL# 50-10-0-C-310.00

The Name and Address of the new owners are:

Joelena C. Campbell
3328A Moorewood Drive
Nashville, Tennessee 37207

MAIL TAX BILLS TO:

WARRANTY DEED

This Deed, made and entered into on the day and year written below by and between THE FIFTEENTH AVENUE BAPTIST COMMUNITY DEVELOPMENT CORPORATION hereinafter referred to as GRANTOR, and JOELENA C. CAMPBELL, UNMARRIED, hereinafter referred to as GRANTEE.

W I T N E S S E T H :

That for and in consideration of the sum of Ten Dollars ($10.00), Cash in hand paid by the GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, We, GRANTOR, have bargained and sold, and by these presents do transfer and convey unto the GRANTEE, her heirs and assigns all rights, title, interest, claim or demand of GRANTOR in a certain tract or parcel of land, together with all tenements, hereditaments and appurtenances thereto lying and being in Davidson County, Tennessee and more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 42, shown on the map entitled Chesapeake Homes, Section Six, Phase Two, of record as Instrument No. 20020626-0077004, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to The Fifteenth Avenue Baptist Community Development Corporation, by Quitclaim deed from Affordable Housing Resources, Inc. of record as Instrument No. 20041217-0150036, said Register's Office.

This conveyance is subject to the following:

Matters shown on the Plan of record as Instrument NO. 20020626-0077004;

Restrictive Covenants contained in instrument of record as Instrument No. 20021118-0142942, said Register's Office;

Declaration of Covenants, Conditions, Liens, Easements and Restrictions, including, but limited to, easements, assessments, special assessments, charges and liens, contained in an instrument of record as Instrument No. 20011025-0117084, said Register's Office;

Stormwater Detention Agreement of record as Instrument No. 20010628-0668560, said Register of Deeds Offic;

Restrictive Covenant attached as Exhibit "A"; and

Davidson County taxes for 2004 unpaid, but not yet delinquent.

This is improved property known as 3328A Moorewood Drive, Nashville, TN 37207.

TO HAVE AND TO HOLD the said interest in the tract or parcel of land, with the appurtenants, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns forever; and I do covenant with the said GRANTEE that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said land to the said GRANTEE, her 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 our hands at office in Nashville, TN this 15th day of December, 2004.

THE FIFTEENTH AVENUE BAPTIST COMMUNITY DEVELOPMENT CORPORATION

By: Alberta B. McClellan
Alberta B. McClellan

Title: Executive Director

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State the within named **Alberta B. McClellan,** with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged herself to be the Executive Director for The Fifteenth Avenue Baptist Community Development Corporation, the within named bargainor, and that he as such Executive Director, executed the forgoing document for the purposes therein contained, by signing her name as the Executive Director on behalf of the corporation.

Witness my hand and seal, at office in Nashville, Tennessee, this 15th day of December, 2004.

CAROLYN WITHUS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires: 7/21/2007

My Commission Expires JULY 21, 2007

EXHIBIT A

Owner-occupied Retention
Language to be inserted into the
Warranty Deed in projects that
receive AHP advance awards.

The language below should be inserted into the Warranty Deed or as a Restrictive Covenant to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed itself must reference the addendum or exhibit.

Borrower(s), their successors, heirs and assigns for and in consideration of receiving below market rate loan 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 refinancing prior to the end of the Retention Period, the full amount of the interest rate Subsidy received by the owner, based on the pro rata portion of the interest rate Subsidy imputed to the subsidized advance during the period the owner occupied the unit prior to refinancing, 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), and (iii) contained herein.

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