Return To:

Hickory Hollow Title, LLC
301 S perimeter Park Drive
Suite 114
Nashville, TN 37211

This Instrument Prepared By:
Title Enterprises, LLC
320 Seven Springs Way
Suite 150, Seven Springs I
Brentwood, Tennessee 37027
6050014

Send Tax Bills To:
New Owner

New Owner is:
Rodrigo Espinosa and Maria Almaraz
4763 Bowfield Drive
Antioch, TN 37013

MAP: 149-13
PARCEL: 70.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, **Sherrie R. Beasley unmarried, and Sabrina E. Beasley, unmarried,** hereinafter referred to as Grantor, has bargained and sold, and by these presents do transfer and convey unto the said **Rodrigo Espinosa and wife Maria Almaraz,** hereinafter referred to as Grantee, its heirs and assigns, certain tracts or parcels of land in **Davidson** County, State of Tennessee, more particularly described as follows, to-wit:

A certain tract or parcel of located in Davidson County, Tennessee, described as follows to-wit:

Land in Davidson County, Tennessee being Lot No. 60 on the Plan of Debra Heights, Section 3, of record in Book 4175, page 6, Register's Office for Davidson County, Tennessee as follows:

Said Lot No. 60 fronts 90.96 feet on the southwesterly side of Bowfield drive and runs back 149.13 feet on the northwesterly line and 163.01 feet on the southeasterly line to a dead line measuring 70.75 feet thereon.

Being the same property conveyed to Sherrie R. Beasley, unmarried and Sabrina E. Beasley, unmarried, by Warranty Deed from Carolyn Ann Hindman Wallwork, dated October 15, 1999, recorded November 17, 1999, in Book 11745, page 439, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to any and all zoning regulations, building restrictions, setback lines, if any, easements and rights for public utilities applicable to this property. Taxes for the current year have been prorated and are assumed by the Grantee(s) herein.

TO HAVE AND TO HOLD the said tracts or parcels of land with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns, forever.

The Grantor does covenant with the said Grantee that the Grantor is lawfully seized and possessed of said tracts and parcels of land in fee simple, and have a good right to convey same and that same is unencumbered, except for the taxes for the current year and which have been prorated and assumed by the Grantee.

See Attached Exhibit A

Davidson County DEEDWARR
Recvd: 02/04/05 11:39 3 pgs
Fees:18.00 Taxes:365.93

20050204-0013281

SRB

The Grantor does further covenant and bind themselves and their heirs and representatives to warrant and forever defend the title to the said tracts or parcels of land to the said Grantee, their heirs and assigns against the lawful claims of all persons whomsoever.

WITNESS our hands this 1 day of February, ~~2004.~~ 2005

GRANTOR:

Sherrie R. Beasley

Sherrie R. Beasley

Sabrina E. Beasley

Sabrina E. Beasley

ACKNOWLEDGEMENT

STATE OF TENNESSEE)
COUNTY OF Williamson)

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared **Sherrie R. Beasley and Sabrina E. Beasley**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal on this the 1 day of February, ~~2004.~~ 2005

MELISSA L. SANDERS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Melissa L. Sanders
Notary Public

My Commission Expires: MY COMMISSION EXPIRES JULY 19, 2008

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $98,900.00.

Natasha Bilbrey
Affiant

SWORN TO and subscribed before me this 1st day of February, ~~2004.~~ 2005

H. ANTHONY DUNCAN STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

NOTARY PUBLIC

My commission expires:

1/1/06

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 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.