Davidson County DEEDWARR
Recvd: 02/22/05 09:47 3 pgs
Fees:18.00 Taxes:414.40

20050222-0018932

Box 5

Prepared by:
Realty Title & Escrow Company, Inc.
913 Conference Drive, Suite 101
Goodlettsville, TN 37072

STATE OF Oregon
COUNTY OF Washington
The actual consideration or value, whichever is greater, for this transfer is $112,000.00

Skyla Herod
Affiant

OFFICIAL SEAL
MARIANNA FRISINGER
NOTARY PUBLIC - OREGON
COMMISSION NO. 368242
MY COMMISSION EXPIRES MAY 4, 2007

Subscribed and sworn to before me, this 16th day of February, 2005.

Marianna Frisinger
Notary Public
My commission expires: May 4, 2007

06-0502-90490

Address of New Owner:	Send Tax Bills to:	Tax Information
David Funez Mendez 4005 Oxbow Drive Nashville TN 37207	SE Financial F.C.U. 444 James Robertson Pkwy. Nashville, TN 37219	41-12/27.00

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, Skyla Marie Carnahan, now Skyla Herod hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to David Funez Mendez and wife, Maria G. Funez, 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 Lot No. 22, on the Plan of Bellshire Estates, of record in Plat Book 2133, Page 124-125, Register's Office for said County, to which Plan reference is hereby made for a more complete description.

Being the same property conveyed to Skyla Marie Carnahan by deed from Delbert Carnahan, Executor of the Estate of Foster B. Vantrease, of record in Instrument number 20040812-0097304, Register's Office for Davidson County, Tennessee.

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

*Section 1
See attached FHLB addendum.

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 4005 Oxbow Drive, Nashville, TN 37207

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.

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 16th day of February, 2005.

Skyla Herod

STATE OF Oregon
COUNTY OF Washington

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Skyla Marie Carnahan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Aloha OR, this 16th day of February, 2005.

Marianna Frisinger

Notary Public

My Commission expires

May 4, 2007

OFFICIAL SEAL
MARIANNA FRISINGER
NOTARY PUBLIC - OREGON
COMMISSION NO. 368242
MY COMMISSION EXPIRES MAY 4, 2007

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Addendum to Deed:

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.