FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 104,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th day of March, 2005

Notary Public:

MY COMMISSION EXPIRES: 3/31/07
(AFFIX SEAL)

JAMIE CRUTCHFIELD STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Donna Denise Key-Weaver	Fifth Third Mortgage Company	Map 050
409 Standing Stone Court	336 Main Street	Group 06-0
Nashville, TN 37207	Franklin, TN 37064	Parcel 062.00

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, we

Esther L. Beckford, unmarried

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Donna Denise Key-Weaver, married
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, Tennessee, being Lot No. 79 on the plan of Village by the Creek, Section Twelve, as of record in Book 6900, Page 314, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said lot.

BEING the same property conveyed to Esther L. Beckford by deed from Secretary of Housing and Urban Development, of record in Instrument 20030318-0035886, dated February 14, 2003, Register's Office for said County.

This conveyance is subject to Restrictions of record in Book 7251, Page 248 and Book 9288, Page 559, said Register's Office.

This conveyance is made subject to: (1) 2005 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 6900, Page 314, said Register's Office.

See attached page for "Welcome Home Restrictions".

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 409 Standing Stone Court, 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 and assigns forever; and we do covenant with the said GRANTEES 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 the said land to the 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 29th day of March, 2005.

Esther L. Beckford

Davidson County DEEDWARR
Recvd: 03/31/05 12:52 2 pgs
Fees:13.00 Taxes:384.80

20050331-0035053

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 Esther L. Beckford, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 29th day of March, 2005.

My Commission Expires: 3/31/07

Notary Public

JAMIE CRUTCHFIELD
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

WELCOME HOME DEED RESTRICTION

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.

- The Federal Home Loan Bank of Cincinnati, whose mailing address if 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.

- 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

- 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.

- The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.