Box 5

Davidson County DEEDWARR
Recvd: 05/03/05 09:28 3 pg
Fees:18.00 Taxes:444.00

20050503-0048982

WARRANTY DEED

P-CL-05-2812

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $120,000.00

Pamela Jo Yates
Affiant

Subscribed and sworn to before me, this 29th DAY OF April, 2005.

Notary Public

MY COMMISSION EXPIRES: 12/09/07
(AFFIX SEAL)

LAURA PERRY NOTARY PUBLIC AT LARGE WILLIAMSON

THIS INSTRUMENT WAS PREPARED BY
Homeland Title, Inc.
1896 General George Patton Dr., Ste. 200
FRANKLIN, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Leonel Gomez Torres	Same	
2812 Creekview Drive (ADDRESS)	(NAME) (ADDRESS)	150-01-0-172.00
Nashville, Tennessee 37127 (CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we JEFFREY DEAN SIMPKINS AND WIFE, ERICA RAE SIMPKINS, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto LEONEL GOMEZ TORRES, _____*_____, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

* a married man

Land in Davidson County, Tennessee, being Lot No. 139 on the Plan of Edge-O-Lake, Section VIII, as of record in Plat Book 3700, page 101, said Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Jeffrey Dean Simpkins by quitclaim deed from Rita Simpkins, dated April 12, 2001 and filed of record as Instrument No. 20020415-0046452, Register's Office for Davidson County, Tennessee, and by deed of record as Inst. No. 20010123-0006709, said Register's Office.

This conveyance is subject to any and all existing easements and restrictions as shown of record.
SEE ATTACHED EXHIBIT "A" REGARDING RETENTION PERIOD

Erica Rae Simpkins, wife of Jeffrey Dean Simpkins, joins in this conveyance for the expressed purpose of conveying any marital interest which she may have in said property.

unimproved ( )
This is improved (X) property, known as 2812 Creekview Drive, Nashville, Tennessee 37127
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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/our hand(s) this 29th day of April, 2005.

Jeffrey Dean Simpkins

Erica Rae Simpkins

STATE OF Tennessee

COUNTY OF Davidson

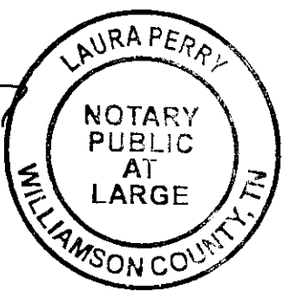
I, Laura Perry, a Notary Public of the County and State first above written, do hereby certify that Jeffrey Dean Simpkins and wife, Erica Rae Simpkins personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 29th day of April, 2005.

Notary Public

My Commission Expires: 12/09/07

(SEAL)



RETURN TO:

1896 General George Patton Drive
Franklin, TN 37067

615-599-9959

Exhibit "A": Legal Description.
Jeffrey Dean Simpkins to Leonel Gomez Torres.

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.