ADDRESS NEW OWNERS and
SEND TAX BILLS:
MOISES ZARATE and wife,
RACHEL LEIGH ZARATE
in care of: Capital Bank & Trust Company
1820 West End Ave., Nashville, TN 37203

This instrument prepared by:
TIMOTHY D. FERGUSON
Attorney at Law
365 West Main Street
Hendersonville, Tennessee

MAP PARCEL NUMBER:
150 - 14 - 2

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED THIRTY EIGHT THOUSAND ONE HUNDRED FORTY FOUR DOLLARS ($138,144.00), cash in hand paid, the receipt of which is hereby acknowledged, and other good and valuable considerations, SHARI L. WILKES, hereinafter called GRANTOR, has this day bargained and sold and by these presents transfers and conveys to MOISES ZARATE and wife, RACHEL LEIGH ZARATE, hereinafter called GRANTEES, their heirs, successors and assigns forever, the following described property, to wit:

Land in Davidson County, Tennessee, being Lot No.15 on the Plan of Roundwood Forest, as of record in Book 6250, Page 549, Register's Office for said County, to which plan reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Sherrie Long with life estate to Billy Joe Long by deed dated November 8, 1988 and recorded November 10, 1988 of record in Book 7700, Page 715, Register's Office for Davidson County, Tennessee. The said Billy Joe Long having since died. Shari L. Wilkes and Sherrie Long being one and the same person.

This property is not the primary residence of the Grantor.

Subject to all matters shown on the above referenced plat and to restrictions of record.

This is improved property known as 3533 Roundwood Forest Drive, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with appurtenances, estate, title and interest thereto belonging to GRANTEES, their heirs, successors and assigns, forever.

GRANTOR covenants with GRANTEES that she is lawfully seized and possessed of said land in fee simple, possessing a good right to convey it and that the said land is unencumbered except as herein provided.

GRANTOR further covenants and binds herself, her heirs, successors and assigns to warrant and defend the title to the said land to GRANTEES, their heirs, successors and assigns against the lawful claims of all persons whomsoever.

OLDHAM & FERGUSON
ATTORNEYS AT LAW
365 WEST MAIN STREET
HENDERSONVILLE, TN
37075
615-824-0989

Davidson County DEEDWARR
Recvd: 12/06/05 09:32 3 pgs
Fees:18.00 Taxes:511.13
20051206-0146422

Executed on this 29 day of November, 2005.

Shari L. Wilkes

SHARI L. WILKES

STATE OF TENNESSEE

COUNTY OF SUMNER

Personally appeared before me, the undersigned Notary Public of said county, SHARI L. WILKES, the within named bargainor 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 at office this 29 day of November, 2005.

TIMOTHY D. FERGUSON NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN

NOTARY PUBLIC

My Commission Expires:

10/24/09

STATE OF TENNESSEE

COUNTY OF SUMNER

The actual consideration or value, whichever is greater for this transfer is $138,144.00.

AFFIANT

Subscribed to and sworn before me, this the 29th day of November, 2005.

JODEAN M. KING NOTARY PUBLIC AT LARGE DAVIDSON CO. TN

NOTARY PUBLIC

My Commission Expires:

7/19/08

OLDHAM & FERGUSON
ATTORNEYS AT LAW
365 WEST MAIN STREET
HENDERSONVILLE, TN
37075
615-824-0989

Federal Home Loan Bank of Cincinnati
Retention Language for projects
that receive Welcome Home funds.

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 must reference the addendum or attachment.

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.