Box 5

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 03/21/06 08:10 3 pgs
Fees:18.00 Taxes:336.70
20060321-0032036

HAL E. WILSON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION FOR THIS TRANSFER OR VALUE OF THE PROPERTY TRANSFERRED, WHICHEVER IS GREATER IS, **$91,000.00**

Affiant

Subscribed and sworn to before me this 17 day of March, 2006

Notary Public
My Commission expires: 9-22-07
(Affix Seal)

THIS INSTRUMENT PREPARED BY
Nashville Title Insurance Corporation, 2818 Bransford Avenue, Nashville, Tennessee 37204

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBER:
Humberto Mendoza	Southeast Financial FCU	148-14-0
301 Colemont Trail	444 James Robertson Pkwy.	262.00
Antioch, TN 37013	Nashville, TN 37219	

WITNESSETH: That for and in consideration of TEN dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, **Doug Brooks**, hereinafter called the GRANTOR, does hereby bargain, sell, convey and confirm unto **Humberto Mendoza**, their heirs and assigns, hereinafter called the GRANTEE, the following described real estate, situated and being located in Davidson County, Tennessee:

Being Lot No. 108 on the plan of Haywood Forest, Section 3, of record in Book 5200, page 245, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Doug Brooks, from Noble Properties, LLC, by deed on October 21, 2005, of record in Instrument Number 20051025-0128421, Register's Office for Davidson County, Tennessee.

The property is subject to the following:

- Subject to all matters as shown on the Plan of record in Book 5200, page 245, Register's Office Davidson County, Tennessee.
- Covenants, conditions, and restrictions as set forth in instrument recorded in Book 5583, page 115; and Book 6244, page 270; and Book 6250, page 240, Register's Office for Davidson County, Tennessee.

* See FHLB Retention Addendum Attached

This is improved property known as: **301 Colemont Trail, Antioch, TN 37013**

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the GRANTEE, his heirs, successors and assigns in fee simple forever. And the GRANTOR does hereby covenant with the GRANTEE that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered, and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

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 our hands this March 17, 2006.

Doug Brooks

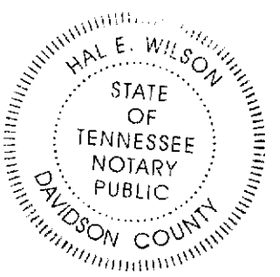
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Doug Brooks** to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same for the purposes therein contained.

WITNESS my hand and Official Seal at office this March 17, 2006

My commission expires 9-22-07

Notary Public



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.