This instrument prepared by:

Fearnley & Califf - Nashville
565 Marriott Drive - Ste 850
Nashville, TN 37214

Davidson County DEEDWARR
Recvd: 04/04/06 09:14 3 pgs
Fees:18.00 Taxes:431.72
20060404-0038022

WARRANTY DEED

THIS INDENTURE made and entered into this 31st day of March, 2006, by and between Jacqueline M. Teague, an unmarried person, party of the first part, and Eliseo Rosales and Camelia Gomez, married, party of the second part.
/Rosales

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

BEING Lot No. 404, on the Plan of Section Eight, Peppertree Forest, P.U.D., as of record in Plat Book 7900, Page 652, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

Being all or part of the same property conveyed to Jacqueline M. Teague by virtue of that certain Warranty Deed dated May30, 2000, at Instrument No. 200005310054139 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby convenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2006 Davidson **County real property taxes, being a lien not yet due and payable. This conveyance is subject to any and all existing restrictions recorded in plat book 7900, page 652 all being of record in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.**

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

*See Attached FHLB Retention Addendum.

WITNESS the signature of the party of the first part the day and year first above written.

Jacqueline M. Teague

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, Jacqueline M. Teague and , with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 31st day of March, 2006.

MEMORIE K. WHITE STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TN My Commission Expires September 19, 2009

Memorie K White
Notary Public

My Commission Expires: _____

Property Owner & Address: Eliseo Rosales and Camelia Gomez
4125 Pepperwood Dr. Antioch, TN 37013 4125 Pepperwood Dr. Antioch TN 37013
Tax Parcel No 165-13-0 A 184.00 CO

Property Address: 4125 Pepperwood Drive
Antioch, TN 37013

MAIL TAX
BILLS TO: Southeast Financial F.C.U.
444 James Robertson Parkway
Nashville, TN 37219

Firm File #: 20060305

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $116,680.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 31st day of March, 2006.

Notary Public

My Commission Expires:_____

J. WAYNE THOMAS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 14, 2009

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.