BOX 5

WARRANTY DEED

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 05/12/06 08:20 3 pgs
Fees:18.00 Taxes:484.58

20060512-0055672

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 130,968.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 10th day of May, 2006

Notary Public

MY COMMISSION EXPIRES: 1-27-07
(AFFIX SEAL)

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:
Jorge F. Alcaraz-Noriega	Southeast Financial F.C.U	Map 150
3277 Luann Drive	444 James Robertson Pkwy.	Group 10-0
Antioch, TN 37013	Nashville, TN 37219	Parcel 114.00

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

Ethel N. Albright, unmarried

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Jorge F. Alcaraz-Noriega and wife, Elizabeth Alcaraz
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:

BEING Lot No. 39, on the Plan of Section One, Roundwood Forest, of record in Book 6200, Page 221, and corrected by Surveyor Certificate of Correction of record in Book 6667, Page 900, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Ira R. Albright and wife, Ethel N. Albright by deed from Allen Earps Builders, Inc., of record in Book 7609, Page 800, said Register's Office. The said Ira R. Albright now being deceased.

This conveyance is subject to Restrictions of record in Book 6458, Page 97, said Register's Office.

This conveyance is made subject to: (1) 2006 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 6200, Page 221, and corrected in Book 6667, Page 900, said Register's Office.

Power of Attorney of record in Instrument 20060512-0055671, said Register's Office.

*NOTE-See Attached FHLB Retention Addendum

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 3277 Luann Drive, Antioch, TN 37013

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 10th day of May, 2006.

Ethel N. Albright BY POA 5-10-06

Ethel N. Albright
By: Kurt Steckel, Attorney-in-Fact

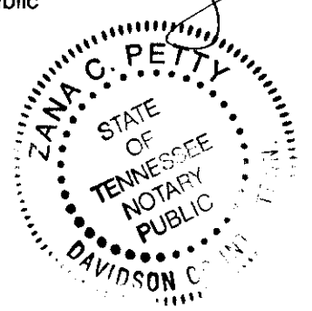
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Kurt Steckel, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Ethel N. Albright as her Attorney in Fact as the free act and deed of the within named Ethel N. Albright.

Witness my hand and official seal at Nashville, Tennessee the 10th day of May, 2006.

My Commission Expires: 1-27-07

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.