Box 5

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $123,000.00

Manuel Jesus Cordova Carrasco
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF MAY, 2006.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

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

Davidson County DEEDWARR
Recvd: 05/25/06 08:44 3 pgs
Fees:18.00 Taxes:455.10
20060525-0061326

THIS INSTRUMENT WAS PREPARED BY
Premier Escrow, LLC, 4301 Hillsboro Road, Suite 300, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Manuel J. Cordova	Same	Map 149-4
(NAME)	(NAME)	Parcel 248
227 Sailboat Drive		
(ADDRESS)	(ADDRESS)	
Nashville, TN 37217		
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, **GLEN E. GIBBS AND WIFE, VANECIA S. GIBBS**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **MANUEL JESUS CORDOVA CARRASCO,** 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:

Land in Davidson County, Tennessee, being Lot No. 619 on the Plan of Edge-O-Lake Estates, Section 13, of record in Plat Book 4175, page 33, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Glen E. Gibbs and wife, Vanecia S. Gibbs, by deed from Arlouine Barton and Gail Ann Krauser and Janet Elaine North and James Allen Brubaker of record in Book 9683, page 96, said Register's Office.

This conveyance is subject to (a) 2006 real property taxes, which have been prorated and assumed by the grantee(s); (b) all matters appearing on the plan of record in Book 4175, page 33, said Register's Office; and (c) restrictive covenants of record in Book 4268, page 302, said Register's Office.

*See Attached FHLB Retention Addendum incorporated herein.

unimproved ☐

This is improved ☒ property, known as 227 Sailboat Drive, Nashville, Tennessee 37217
(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 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 our hands this 23 day of May, 2006.

Glen E. Gibbs

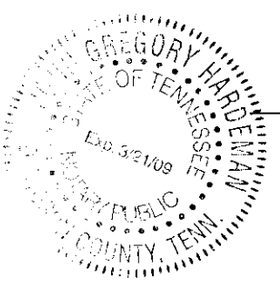
Vanecia S. Gibbs

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 Glen E. Gibbs and Vanecia S. Gibbs, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 23 day of May, 2006.

Commission expires:



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.