McCann & Hubbard
7105 Crossroads Blvd. #105
Brentwood, TN 37027
615-377-3319

This Instrument Prepared by:
Title Corporation of America
PO Box 3112, Brentwood, TN 37024
615-377-0749 File No. 0605011
After Recording please return to:
McCann & Hubbard
7105 Crossroads Blvd, Suite 105, Brentwood TN 37027
File No. 06399-JM

STATE OF Tennessee
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is **$81,400.00**

Melissa Cardona
Affiant

Subscribed and sworn to before me, this
06/07/06

J. Carlton Drumwright
Notary Public
My commission expires: 9/16/09

Name and Address of New Owner:	**Send Tax Bills To:**	**Tax Information:**
Margarita C. Cardona 822 Ashlawn Place Nashville, TN 37211-5883	New Owner	161-5A-140CO 6DU 81821

WARRANTY DEED

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, I, **Stephen R. Finkle a single man**, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Margarita C. Cardona, an unmarried woman** hereinafter called the Grantees, their heirs, successors and assigns, a certain tract or parcel of land in **Davidson County, Tennessee,** described as follows; to-wit:

LAND in Davidson County, Tennessee described as follows to-wit:

BEING Unit No. B-22, Ashlawn Place Condominiums, a Condominium, a Horizontal Property Regime, located on Ashlawn Place, Nashville, TN , as shown on the plat of Ashlawn Place Condominiums, Condominium apartments, recorded in Exhibit to the Master Deed of record in book 6607, Page 596 and Book 7168, Page 550, said Register's Office, and described in the Master Deed recorded in Book 6607, Page 596 and Book 7168, Page 550, said Register's Office, to which reference is hereby made. The easements, restrictive covenants, conditions, and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Ashlawn Place Condominiums, Condominium Apartments contained in the Master Deed recorded in Book 6607, Page 596 and Book 7168, Page 550, and By-Laws appended thereto, Register's Office for Davidson County, Tennessee are incorporated herein by reference and made a part hereof the same as though copied herein.

BEING the same property conveyed to Stephen R. Finkle by deed from Mehran Malakouti dated April 18, 1987, of record in Book 10428, Page 777, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulations, building restrictions, setback lines, easements and rights for public utilities, restrictive covenants and conditions, all other matters of record applicable to this property and all items set out on any applicable plat of record. Taxes for 2006 and subsequent years have been prorated and assumed by the Grantee(s) herein.
SEE ATTACHED EXHIBIT "A"

This property is improved property known as **822 Ashlawn Pl, Nashville, TN 37211-5883**

Init SM Init

Davidson County DEEDWARR
Recvd: 06/12/06 09:53 3 pgs
Fees:18.00 Taxes:301.18
20060612-0069404

TO HAVE AND TO HOLD the said tract of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs, successors and assigns, forever. Grantors covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good and legal right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantors do further covenant and bind ourselves, our heirs, successors and representatives, to warrant and forever defend the title to the said land to the said Grantee, their heirs, successors 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.

In witness, whereof, I Stephen R. Finkle, sign this Warranty Deed on this the 7th day of June, 2006.

Stephen R. Finkle

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 **Stephen R. Finkle** and , the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and seal this the 7th day of June 2006.

TAMILYN STREETER DERRYBERRY
Notary Public At Large
WILLIAMSON COUNTY, TENN.
My Commission Expires
~~May 23, 2006~~
May 2, 2010

Tamilyn Streeter Derryberry
Notary Public

My Commission Expires:
May 2, 2010

EXHIBIT "A"

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.