WARRANTY DEED

Davidson County DEEDWARR
Recvd: 06/29/06 08:01 3 pgs
Fees:18.00 Taxes:310.80
20060629-0077610

LARRY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.
My Commission Expires FEB. 10, 2008

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $84,000.00

Rhonda London
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20TH DAY OF JUNE, 2006.

Notary Public

MY COMMISSION EXPIRES: 2-10-08
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Closing & Title Services, Inc. 533 Rivergate Parkway, Goodlettsville, TN 37072-2027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Rhonda Y. London	Fifth Third Mortgage Company	MAP 50-14 PARCEL 70
(NAME)	(NAME)	
3216 Doverside Drive	336 Main Street	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37207	Franklin, TN 37064	
(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, **Ronald B. Webb, and wife, Anna Marie Webb**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Rhonda Y. London**, HEREINAFTER CALLED THE GRANTEE, HER 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. 683 on the Plan of Parkwood Estates, Section 4, of record in Book 3300, page 79, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Ronald B. Webb and wife, Anna Marie Webb by deed dated 5/29/73 of record in Book 4712, page 100, Register's Office for Davidson County, Tennessee.

This is the same legal description as on the previous deed of record.

This conveyance is subject to any and all existing restrictions, setbacks, zoning regulations, covenants, conditions and easements of record as may affect the afore described tract of land.

SEE ATTACHED HOME BUYERS ACKNOWLEDGEMENT AGREEMENT ADDENDUM

This is improved property, known as 3216 Doverside Drive, Nashville, TN 37207
(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 20th day of June, 2006.

Ronald B. Webb

Anna Marie Webb

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public, in and for the said County and State, Ronald B. Webb, and wife, Anna Marie Webb the within named bargainor(s), with whom I am personally acquainted or proved to be 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 this: 6/20/2006.

Commission expires: 2-10-08

Notary Public

LARRY D. CRAIG
NOTARY
PUBLIC
CHEATHAM CO.

My Commission Expires

HOMEBUYERS ACKNOWLEDGEMENT AND AGREEMENT TO RETENTION ATTACHED TO WARRANTY DEED AS A RESTRICTIVE COVENANT

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.

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.

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

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 agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii), and (iv) contained herein.

The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.

Rhonda Y. London

RHONDA Y. LONDON