-Send Tax Statements To:
New Owner

Davidson County DEEDWARR
Recvd: 08/01/06 09:28 5 pgs
Fees:27.00 Taxes:451.36

20060801-0093067

Name and Address of New Owner:
Vilma Salinas
1768 Red Jacket Drive
Antioch, TN 37013

This Instrument Prepared By:
JOHN G. MITCHELL, III
Attorney at Law
279 Robert Rose Drive, Suite B
Murfreesboro, TN 37129

From Information Furnished By:
The Parties

Map and Parcel:
P/O - 173-228.00

RETURN TO:
TRI STAR TITLE & ESCROW, LLC
279 ROBERT ROSE DRIVE, STE B
MURFREESBORO, TN 37129

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 DOLLARS ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the undersigned, **OLE SOUTH PROPERTIES, INC., a Tennessee Corporation,** has this day bargained and sold and does hereby transfer and convey, **VILMA SALINAS and FELIPE A. SALINAS, wife and husband,** their heirs unto heirs and assigns, forever, that certain parcel of real estate located in Davidson County, State of Tennessee, within the corporate limits of the City of Antioch, and being described as follows, to-wit:

BEING all of Lot No. 215 (Two Hundred Fifteen) on the Plan of Barnes Crossing Planned Unit Development, as shown by Master Deed of record in Instrument Number 20050721-0084791 and Amended of record in Instrument Number 20051114-0136938, of said Register's Office, to which plat reference is hereby made for a more complete description of said property.

BEING a portion of the same property conveyed to Ole South Properties, Inc., a Tennessee Corporation, by deed from Barnes Crossing, LLC, a Tennessee Limited Liability Company, dated February 28, 2006, appearing of record in Instrument Number 20060308-0026900, Further Source(s) of Title of record in Instrument Number 20041207-0145544 and in Instrument Number 20050203-0012945 of the Register's Office of Davidson County, Tennessee.

THIS conveyance is made subject to Master Deed and By-Laws of record in Instrument Number 20050721-0084791, in Instrument Number 20050805-0092480, and in Instrument Number 20051114-0136938; Easement to Metro of record in Instrument Number 20050721-0084791 and in Instrument Number 20050811-0095171; Charter of Home Owner's Association included of record in Master Deed as Exhibit B; Planned Unit Development Boundary of record in Instrument Number 20050128-0010427; all matters shown on said Master Deed of record in Instrument Number 20050721-0084791 and Amended of record in Instrument Number 20051114-0136938; all of said Register's Office.

See Exhibit A - Federal Home Loan Bank of Cincinnati
Retention Language for Ownership
Projects that receive New Neighbors
Funds

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging unto the said **VILMA SALINAS and FELIPE A. SALINAS, wife and husband,** their heirs and assigns, forever.

The undersigned covenants with the said Grantee that it is lawfully seized and possessed of said parcel of real estate, and that it has a good right to convey the same and that it is un-encumbered, except for the lien of the 2006 real property taxes which have been prorated between the parties and are assumed by the Grantee.

The undersigned further covenants and binds itself, its successors and assigns to forever warrant and defend the title to said real estate to the Grantee, his heirs and assigns, against the lawful claims of all persons, whomsoever.

This property is subject to and includes any and all lawful easements, setback lines, restrictions, etc. of record and applying to the within described property and to the zoning regulations of the appropriate governmental body.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 28 day of July, 2006.

OLE SOUTH PROPERTIES, INC.

BY: _____ VP 7-28-06

Roger Case, Vice President

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named **Roger Case,** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the **Vice-President** of **OLE SOUTH PROPERTIES, INC., a Tennessee Corporation,** the bargainor, and that he as such **Vice-President**, executed the foregoing instrument (WARRANTY DEED) for the purposes therein contained, by signing the name of the corporation by himself as its **Vice-President**.

WITNESS MY HAND AND OFFICIAL SEAL in Antioch, Tennessee, this the 28 day of July, 2006.

ZOILA K. ESTES NOTARY PUBLIC My Comm. Expires April 19, 2010 AT LARGE RUTHERFORD COUNTY, TN

Zoila K. Estes

NOTARY PUBLIC
My Commission Expires: 4-19-2010

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $121,990.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

SWORN to and subscribed before me,
this the 28 day of July, 2006.

ZOILA K. ESTES
NOTARY PUBLIC
My Comm. Expires
April 19, 2010
AT LARGE
RUTHERFORD COUNTY, TN

NOTARY PUBLIC
My Commission Expires: 4-19-2010

Exhibit A

Revised 071506

Federal Home Loan Bank of Cincinnati
Retention Language for Ownership projects
that receive New Neighbors 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.

Grantee(s) in this deed, for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's New Neighbors Program in order to finance in part the acquisition of the property described in this deed, shall not convey any interest in such property to a third party and shall reside in such property as the primary residence of such grantee(s) for a period of five (5) years (the "Retention Period") following the date of recording of this deed in the public office for recording deeds in the county in which such property is located.

a) Such grantee(s) shall notify in writing the Federal Home Loan Bank of Cincinnati, the mailing address of which is P.O. Box 598, Cincinnati, OH 45201-0598, following any of the following events occurring prior to the end of the Retention Period: (i) such grantee(s) convey all or a part of the interests in such property to a third party; (ii) such grantee(s) refinances the debt that grantee(s) incurred to finance acquisition of such property that is secured by a mortgage or deed of trust of such property; (iii) such grantee(s) cease occupying such property as the principal residence of such grantee(s); or (iv) such grantee(s) prepay an amount in excess of one fifth (1/5) of the initial principal amount of the note that the mortgage or deed of trust secures.

b) If any of the events described in (a) (i) or (a) (ii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati from any net proceeds realized an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is sixty (60).

c) If the event described in (a) (iii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is sixty (60).

d) If an event described in (a) (iv) hereof occurs within two years after the Retention Period commences, such grantee(s) shall pay the Federal Home Loan Bank of Cincinnati an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed prior to such event, and the denominator of which is sixty (60).

e) Grantee(s) by accepting this deed hereby grant to the Federal Home Loan Bank of Cincinnati a lien on such property to secure such payment obligation, and agree that the Federal Home Loan Bank of Cincinnati may enforce the obligations of grantee(s) herein using any remedy available to the Federal Home Loan Bank of Cincinnati at law or in equity. Such lien of the Federal Home Loan Bank of Cincinnati shall be subordinate to the lien of any mortgage or deed of trust, as the case may be, that encumbers such property.

f) The obligation of such grantee(s) to repay direct subsidy funds to the Federal Home Loan Bank of Cincinnati shall terminate after any foreclosure sale of such property.

F.A.S.

Revised 071506

Federal Home Loan Bank of Cincinnati
Acknowledgement of the Ownership Retention Language
for projects that receive New Neighbors funds.

The language below will 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. By signing below, the Buyer is acknowledging these restrictions and limitations.

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f) The obligation of such grantee(s) to repay direct subsidy funds to the Federal Home Loan Bank of Cincinnati shall terminate after any foreclosure sale of such property.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Vilma Salinas Date 7-28-2006

(Printed Name)

Vilma Salinas

Signature