This Instrument Prepared By and Return to:

Rudy Title & Escrow
2012 21st Avenue South
Nashville, TN 37212

Davidson County DEEDWARR
Recvd: 08/30/06 13:04 4 pgs
Fees:22.00 Taxes:0.00
20060830-0107229

AFFIDAVIT TO AMMEND WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Comes now, **John Gleaves** hereinafter referred to as Affiant, on this 30th day of August, 2006, and after first being duly sworn according to law, does state the following as true and correct to the best of his knowledge, information and belief:

1. The Affiant recorded a Warranty Deed dated March 7, 2006, and recorded March 15, 2006 in **Instrument No. 20060315-0029687,** Register's Office for Davidson County, Tennessee between Walter Russell Timmons and wife, Kathy Timmons(Grantors) and Ryan H. Pruitt and wife, Kelly R. Pruitt(Grantee).

2. That the above mentioned Warranty Deed was recorded without an Exhibit "A" (Retention Language for projects that receive Welcome Home funds)

3. Therefore said Warranty Deed is being attached to this Affidavit for the purpose of amending said Warranty Deed by attaching an Exhibit "A".

Affiant(s):

John Gleaves

STATE OF Tennessee

COUNTY OF Davidson

I, NATALIE SANDERS, a Notary Public of the County and State first above written, do hereby certify that John Gleaves personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 30th day of August, 2006.

Notary Public

My Commission Expires:

(SEAL)

NATALIE A. SANDERS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires MAY 22, 2010

**This Instrument is being re-recorded to add an Exhibit "A" to the Warranty Deed.

Davidson County DEEDWARR
Recvd: 03/15/06 10:18 2 pgs
Fees:13.00 Taxes:370.00

20060315-0029687

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson
ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $100,000.00

Affiant

Subscribed and sworn to before me, this 7th DAY OF March, 2006.

Notary Public

MY COMMISSION EXPIRES: 7-29-06

(AFFIX SEAL)

G-VRE-06-1011

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ryan H. Pruitt	Capital Bank & Trust Company	
1011 Chicamauga Avenue (ADDRESS)	1808 West End Ave. Ste. 600 (ADDRESS)	
Nashville, TN 37206 (CITY) (STATE) (ZIP)	Nashville, TN 37203 (CITY) (STATE) (ZIP)	83-5-64.02

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we WALTER RUSSELL TIMMONS AND WIFE, KATHY TIMMONS, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto RYAN H. PRUITT AND WIFE, KELLY R. PRUITT, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING THE EASTERLY 50 FEET OF THE SOUTHERLY 150 FEET OF LOT NO. 57 ON THE PLAN OF STRATTON AND SEYMOUR'S ADDITION TO EDGEFIELD, NOW EAST NASHVILLE, AS OF RECORD IN BOOK 57, PAGE 23, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO RICHARD L. JACKSON BY DEEDS FROM HENRY G. CISNEROS, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., DATED JULY 17, 1996, OF RECORD IN BOOK 10129, PAGE 807, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE; A ONE-HALF (1/2) INTEREST BEING CONVEYED TO FANNIE LOU JACKSON HANKINS, A MARRIED PERSON, BY QUITCLAIM DEED FROM RICHARD L. JACKSON, DATED JULY 17, 1996, OF RECORD IN BOOK 10129, PAGE 810, SAID REGISTER'S OFFICE; BEING FURTHER CONVEYED TO FANNIE LOU JACKSON HANKINS BY QUITCLAIM DEED FROM ELAINE D. REESE, ANNIE CHASE, KIWANTIS BATES, RICHARD L. JACKSON, JR., RONALD L. JACKSON, SANDRA D. GRESHAM, BRENDA JONES, HEIRS-AT LAW OF RICHARD L. JACKSON, DECEASED, DATED NOVEMBER 25, 1998, OF RECORD IN BOOK 11250, PAGE 912, SAID REGISTER'S OFFICE; AND BEING THE SAME PROPERTY CONVEYED TO WALTER RUSSELL TIMMONS AND WIFE, KATHY TIMMONS BY DEED FROM FANNIE LOU JACKSON HANKINS, UNMARRIED, OF RECORD IN INSTRUMENT NO. 20050114-0005530, SAID REGISTER 'S OFFICE.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

**Please see attached Exhibit "A"

unimproved ( )
This is improved (X) property, known as 1011 Chicamauga Avenue, Nashville, Tennessee 37206
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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/our hand(s) this 7th day of March, 2006.

Walter Russell Timmons

Kathy Timmons

STATE OF Tennessee
COUNTY OF Davidson

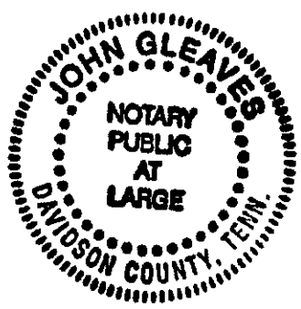
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Walter Russell Timmons and Kathy Timmons, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 7th day of March, 2006.

Notary Public

My Commission Expires: 7-29-06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903

EXHIBIT "A"

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.