PLEASE RETURN TO: AMTITLE & ESCROW, LLC
515 RIVERGATE PARKWAY, SUITE #111
GOODLETTSVILLE, TN 37072

This instrument prepared by:
Brogdon, Creasy, Kelly & Sanders, PLLC
230 North Main Street
Dickson, TN 37055
BCKS #07-010005

Davidson County DEEDWARR
Recvd: 02/27/07 10:28 3 pgs
Fees:18.00 Taxes:332.63
20070227-0024075

20B

GENERAL WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE (S), AND IN OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, IT,

Jeffrey W. Campbell, unmarried

HEREINAFTER CALLED THE GRANTOR (S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Clinton E. Toy, unmarried

HEREINAFTER CALLED THE GRANTEE (S), HIS HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN **DAVIDSON** COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 33 on the Revised Plan of Section One, Morrow Meadows, of record in Plat Book 2083, Page 105, Register's Office for said county, to which reference is made for a more complete description.

Being the same property conveyed to Jeffrey W. Campbell, by Deed from Edward Mummert and wife, Mary Jo Mummert and Robert L. Mummert and wife, Lisa A. Mummert, dated September 26, 2002, in Instrument #20021011-0125147, in the Register's Office of Davidson County, Tennessee.

Subject to restrictions and reservations of record in Book 2300, Page 421, and all matters as shown on plat of record in Book 2083, Page 105, all in the Register's Office of Davidson County, Tennessee.

2007 County property taxes were prorated and the entire tax bill is the responsibility of Grantee(s).
SEE ATTACHED EXHIBIT "A" TO WARRANTY DEED REGARDING RETENTION PERIOD.

TOGETHER 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. Whenever 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, this 23rd day of FEBRUARY, 2007.

Jeffrey W. Campbell

STATE OF TENNESSEE
COUNTY OF Dickson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Jeffrey W. Campbell,** the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that **he** executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office in said County this 23rd day of February, **2007.**

My commission expires: June 23, 2007

Angelia B. Deason
Notary Public

ANGELIA B. DEASON NOTARY PUBLIC AT LARGE DICKSON COUNTY, TN.

STATE OF: Tennessee
COUNTY OF: Davidson

The actual consideration or value, whichever is greater, for this transaction is: **$89,900.00.**

Affiant

Sworn to and subscribed before me this 23 day of February, **2007.**

My Commission Expires: 9/22/07

Notary Public

DANIEL L. WISCARHOF STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF DAVIDSON

MAP and PARCEL NUMBER:
#91-11-19.00

NEW OWNER:
Clinton E. Toy
609 Morrow Road
Nashville, TN 37209

SEND TAX BILLS TO:
Pinnacle National Bank
211 Commerce Street, Ste. 300
Nashville, TN 37201

EXHIBIT "A" TO WARRANTY 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 from 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 Subside to the Bank shall terminate after any foreclosure.**