RECORD AND RETURN TO:
VICTORY TITLE & ESCROW, LLC
1468 WEXFORD DOWNS LANE
NASHVILLE, TN 37211
VT-07600185

WARRANTY DEED

MARILYN K. FISHER
STATE OF TENNESSEE NOTARY PUBLIC
OF RUTHERFORD

MY COMMISSION EXPIRES
AUGUST 16, 2008

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$119,000.00 Veronica E. Victory
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, this the 21st day of June, 2007 Marilyn K. Fisher
Notary Public

MY COMMISSION EXPIRES:_____

THIS INSTRUMENT WAS PREPARED BY
VICTORY TITLE & ESCROW, LLC, 1468 WEXFORD DOWNS LANE, NASHVILLE, TN 37211

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
MICHEAL D. MOREHEAD	First Community Mortgage, Inc.	**150-09-0-153.00**
3105 CEDARCLIFF CIRCLE	1610 S. Church St., Ste A	
ANTIOCH, TN 37013	Murfreesboro, TN 37130	

FOR AND IN 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,

DOVE L. BENNETT, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

MICHEAL DANTE MOREHEAD, an unmarried man

HEREINAFTER CALLED THE GRANTEES, THEIR 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 all of Lot No. 80, Subdivision Plan for Phase I, Forest View Park, Section V, of record in Book 6250, page 203, Register's Office for said County, to which reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Dove L. Bennett, unmarried, by Warranty Deed from Larry J. Griffith, unmarried, dated 11-9-01 and recorded 11-14-01 in Instrument No. 20011114-0124990, Register's Office for Davidson County, Tennessee.

See attached Federal Home Loan Bank of Cincinnati (Addendum)

This is improved (X) property known as **3105 CEDARCLIFF CIRCLE, ANTIOCH, TN 37013**
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 21st day of June, 2007.

Dove L. Bennett
DOVE L. BENNETT

Davidson County DEEDWARR
Recvd: 06/26/07 08:21 3 pgs
Fees:18.00 Taxes:440.30
20070626-0075948

STATE OF TENNESSEE
COUNTY OF Rutherford

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named DOVE L. BENNETT the bargainor(s) 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 at Smyrna, Tennessee, this 21st day of June, 2007.

Commission Expires:_____

Notary Public

GAIL C. VICTORY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.
My Commission Expires OCT. 24, 2010

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath(s) acknowledged _____ to be the _____ and _____respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, 2007.

Commission Expires:_____

Notary Public

STATE OF TENNESSEE
COUNTY OF

On this the _____ day of _____, 2007, before me personally appeared _____ to me known to be the person who executed the foregoing instrument in behalf of _____ as her Attorney in Fact, and acknowledged that she executed the same as the free act and deed of the said _____

Witness my hand and official seal at _____, Tennessee, this the _____day of _____, 2007.

Commission Expires:_____

Notary Public

Federal Home Loan Bank of Cincinnati "ADDENDUM"

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.