This Instrument Prepared By:
Elite Title Company, LLC
109 West Park Drive, Suite 350
Brentwood, TN 37027
File No. 6080033

RETURN TO:
PREMIER ESCROW, LLC
4301 HILLSBORO ROAD, STE 300
NASHVILLE, TN 37215

BOX 10-A

Davidson County DEEDWARR
Recvd: 02/25/08 12:54 3 pgs
Fees:18.00 Taxes:449.55

20080225-0018143

Send Tax Bills To:
Pinnacle National Bank
211 Commerce Street, Suite 300
Nashville, TN 37201

New Owner is:
Teresa R Hartman
215 Blanchard Place
Nashville, TN 37214

MAP: 095-04-0

PARCEL: 140.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, **Lee Anne Carnell, unmarried and Karen Russell, unmarried**, hereinafter referred to as Grantor, has bargained and sold, and by these presents do transfer and convey unto the said **Teresa R Hartman, unmarried**, hereinafter referred to as Grantee, its heirs and assigns, certain tracts or parcels of land in **Davidson** County, State of Tennessee, more particularly described as follows, to-wit:

A certain tract or parcel of located in Davidson County, Tennessee, described as follows to-wit:

Land in Davidson County, Tennessee, being Lot No. 58 on the Plan of Eva-Mor Heights, as of record in Book 1424, page 149, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Lee Anne Carnell and Karen Russell, by Warranty Deed from Robert T. Carpenter and wife, Lisa M. Belcher Carpenter, dated 11-19-04 and recorded 11-22-04 in Instrument No. 20041122-0140035, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to any and all zoning regulations, building restrictions, setback lines, if any, easements and rights for public utilities applicable to this property. Taxes for the current year have been prorated and are assumed by the Grantee(s) herein

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 the 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, refinancing, or change in ownership of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale or refinance prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP 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 or refinancing of the unit; unless::

(A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;

(B) The purchase is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP (in such case the retention period ends with the conveyance to such purchaser); or

(C) Following a refinancing, 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), and (iii) contained therein.

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

Improved property known as: **215 Blanchard Place, Nashville, TN 37214**

KR JAC
Sellers Initials

TO HAVE AND TO HOLD the said tracts or parcels of land with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns, forever.

The Grantor does covenant with the said Grantee that the Grantor is lawfully seized and possessed of said tracts and parcels of land in fee simple, and have a good right to convey same and that same is unencumbered, except for the taxes for the current year and which have been prorated and assumed by the Grantee.

The Grantor does further covenant and bind themselves and their heirs and representatives to warrant and forever defend the title to the said tracts or parcels of land to the said Grantee, their heirs and assigns against the lawful claims of all persons whomsoever.

WITNESS our hands this the 21 day of February, 2008.

GRANTOR(S):

Leeanne Carnell
LEE ANNE CARNELL

Karen Russell
KAREN RUSSELL

ACKNOWLEDGEMENT

STATE OF TENNESSEE
COUNTY OF Williamson

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared **LEE ANNE CARNELL AND KAREN RUSSELL**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal on this the this the 21 day of February 2008.

MARGARET R. MEANS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Margaret R. Means
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
January 23, 2010

NOTARY PUBLIC
My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF Williamson

The actual consideration or value, whichever is greater, for this transfer is **$121,500.00**.

Peggy A. Hill
AFFIANT

SWORN TO and subscribed before me this the 21 day of February, 2008.

MARGARET R. MEANS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Margaret R. Means
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
January 23, 2010

NOTARY PUBLIC
My commission expires: _____