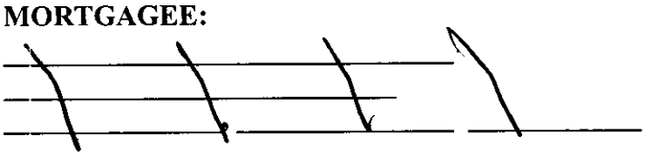
This Instrument Prepared By:
Rebecca T. Garland, Attorney
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Nora F. Cloyd
3312 Masonwood Drive
Nashville, Tennessee 37207

SEND TAX BILL TO:
~~**Mortgagee**~~
New Owner

MORTGAGEE:



MAP 50-11
GROUP
PARCEL 21

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **William E. Hannah,** married hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Nora F. Cloyd,** unmarried hereinafter called the GRANTEE, her 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 Lot No. 639 on the Plan of Parkwood Estates, Section 4, of record in Plat Book 3300, page 80, Register's Office, Davidson County, Tennessee, reference to which plan is hereby made for a more complete description.

Being the same property conveyed to William E. Hannah by deed from Frances Louise Culwell dated February 13, 2004 of record in Instrument no. 20040213-0017617, Register's Office for Davidson County, Tennessee.

see attached Exhibit "A"

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2008 and subsequent years.

This is **improved** property known as **3312 Masonwood Drive, Nashville, Tennessee 37207.**

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, her heirs and assigns , forever, and, GRANTOR does covenants with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and, GRANTOR, does further covenant and bind himself, his heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, and her 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.

Davidson County DEEDWARR
Recvd: 07/03/08 08:14 3 pgs
Fees:18.00 Taxes:355.20
20080703-0068724

WITNESS my hand this the **23rd** day of **May, 2008.**

William E. Hannah

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **William E. Hannah**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 23rd day of May, 2008.

~~Rebecca T. Garland~~ LAUREN C. ASPLINT
NOTARY PUBLIC

LAUREN C. ASPLINT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: ~~5/23/2009~~ 7-5-11

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $96,000.00.

AFFIANT

Subscribed and sworn to before me on this 23rd day of May, 2008.

~~Rebecca T. Garland~~
NOTARY PUBLIC

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: ~~5/23/2009~~ 7-24-10

Return to:
Rudy Title & Escrow
2012 21st Ave. South
Nashville, TN 37212

EXHIBIT "A"

Federal Home Loan Bank of Cincinnati
Retention Language for projects
that receive Welcome Home 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.

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, 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 refinancing 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 purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP (in which 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 herein.

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