PREPARED BY (AND RETURN TO):

WILKINS & IVEY

Attorneys at Law

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Nashville, Tennessee 37205

Phone (615) 298-3312 - Fax 292-8746

BILL GARRETT, Davidson County
Trans:T20090054732 DEEDWARR
Recvd: 08/11/09 10:19 3 pgs
Fees:18.00 Taxes:545.75
20090811-0075471

Christy Wilkins Ivey

Percy Wilkins, Jr. (retired)

W & I Ref:(DM) Title No: 50158
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
David B. Williams 3728 Park Avenue Nashville, Tennessee 37209	New Owner

TAX MAP-PARCEL NUMBERS: 09213005400

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$147,500.00 ,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Jean J. Owen , unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **David B. Williams, unmarried** hereinafter called the **Grantee**, Grantee's 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. 14 of Block 8 on the Plan of Charlotte Park Company's Second Addition to Nashville of record in Book 57, page 161, Register's Office for said County, to which Plan reference is hereby made for a more complete description.

Being the same property conveyed to Jean J. Owen by warranty deed from Katherine W. Jacobs, unmarried, dated July 30, 2001 and recorded on August 1, 2001 of record in Doc. No. 20010801-0081421, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2009, and subsequent years; All Matters shown on the Plan, with Owner's Certificate, of record in Book 57 Page 161, said Register's Office; and restrictions imposed by Federal Housing Loan Bank of Cincinnati Affordable Housing Program as set forth on Exhibit "A" attached hereto and made a part hereof by reference.

This is improved property, known as: 3728 Park Avenue, Nashville, Tennessee 37209

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 6th day of August, 2009.

Jean J. Owen

State of TENNESSEE
County of DAVIDSON

On this 6th day of August, 2009 , before me the undersigned authority, personally appeared Jean J. Owen , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

CHRISTI M. IVEY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires: My Commission Expires May 2, 2011

Notary

State of TENNESSEE
County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $147,500.00

Affiant

Sworn and subscribed before me this the 6th day of August, 2009

Notary Public

My Commission Expires: 5/8/2012

SANDY MEYER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Exhibit "A" to the 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, refinancing, foreclosure, 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 Agency 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.