Prepared by:

Steltemeier and Westbrook, PLLC
3326 Aspen Grove Drive, Suite 604
Franklin, Tennessee 37067

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $127,950.00.

Debra A Kuck
Affiant

Subscribed and sworn to before me this 7th day of August, 2009.

Notary Public
My Commission Expires: 01/09/12

09-0228

Address of New Owner:	Send Tax Bills to:	Tax Information:
Debra A. Kuck	Pinnacle National Bank	75-12-C
755 Tulip Grove Road #1303	211 Commerce Street, Ste 300	13.00CO
Hermitage, TN 37076	Nashville, TN 37201	

WARRANTY DEED

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 **David Dobbs and wife, Cynthia A. Dobbs**, hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **Debra A. Kuck, unmarried**, hereinafter called the GRANTEES, their heirs and assigns, the following tract or parcel of land, to-wit:

Land in Davidson County, Tennessee, being Lot No. 1303, on the Plan of Resubdivision of Phase One, Brookside Park Townhomes, A Horizontal Property Regime with private elements of record in Instrument No. 20000107-0002402, (Formerly Lot 403 Brookside Park Townhomes, Phase One, A Horizontal Property Regime with private elements, of record in Book 11700, Page 11), Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to David Dobbs and wife, Cynthia A. Dobbs by deed from Dona S. Anderson, unmarried, dated May 12, 2005, of record in Instrument No. 20050513-0054242, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all restrictions and easements of record.

This is improved property located at **755 Tulip Grove Road #1303, Hermitage, TN 37076.**

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.

BILL GARRETT, Davidson County
Trans:T20090055060 DEEDWARR
Recvd: 08/12/09 10:38 2 pgs
Fees:13.00 Taxes:473.42
20090812-0075912

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.

Witness our hands this 7th day of August, 2009.

David Dobbs

Cynthia A. Dobbs

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named **David Dobbs and wife, Cynthia A. Dobbs**, the bargainor(s), with whom I am personally acquainted, and who acknowledged that the within instrument was executed for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, this 7th day of August, 2009.

LEE E. CRANFORD NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Lee E. Cranford, Notary Public
State of Tennessee at Large

My Commission Expires: 01/09/12