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

BOX 10-A

BILL GARRETT, Davidson County
Trans:T20090059738 DEEDWARR
Recvd: 09/01/09 09:37 3 pgs
Fees:18.00 Taxes:332.63
20090901-0081864

Prepared by:
Realty Title & Escrow Company, Inc.
599 Sam Ridley Pkwy West, Suite 107
Smyrna, TN 37167

AMY ADAMS GOWAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 22, 2010

STATE OF TENNESSEE
COUNTY OF RUTHERFORD
The actual consideration or value, whichever is greater, for this transfer is $89,900.00

Carol D Hutchinson
Affiant

Subscribed and sworn to before me, this 31st day of August, 2009.

Amy Adams Gowan
Notary Public
My commission expires: 11/21/10

04-0907-53551

Address of New Owner:	Send Tax Bills to:	Tax Information
Carol Hutchinson 413 Leisure Lane Antioch TN 37013	Fifth Third Mortgage Company 5050 Kingsley Drive Cincinnati, Ohio 45263	162-16-0-C-025.00CO

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Deborah M. Hampton Foster and husband, Arthur H. Foster, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Carol Hutchinson, unmarried, hereinafter called the Grantee, her successors 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. 25, on the Plan of Second Revision of Section 2, Phase I, Leisure Heights, of record in Book 6900, Page 440, Register's Office for said County, to which plan reference is hereby made for a more complete description.

THERE is further hereby conveyed as appurtenances to the aforesaid lots the designated parking spaces for said lots as set forth on the aforesaid plat to which reference is here made for a more complete description.

Being the same property conveyed to Deborah M. Hampton, a single person, by deed from William H. Sharpe and wife, Charline Sharpe, dated August 15, 1995, recorded August 16, 1995, of record in Book 9764, Page 31, Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Deborah M. Hampton Foster and husband, Arthur H. Foster by QuitClaim Deed from Deborah M. Hampton Foster, dated September 23, 2002, recorded September 26, 2002, of record in Instrument Number 20020926-0117623, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record. It is also subjec to the restrictive covenants as set forth in Exhibit "A" attached hereto.

This property is improved property known as 413 Leisure Lane, 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 Grantee, her heirs, successors and assigns, forever. Grantors covenant with Grantee that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantee, 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.

WITNESS my hand this 31st day of August, 2009.

Deborah M. Hampton Foster

Arthur H. Foster

STATE OF Tennessee
COUNTY OF Rutherford

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Deborah M. Hampton Foster and Arthur H. Foster, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Smyrna, TN, this 31st day of August, 2009.

Paige B. Mayercik
State of Tennessee at Large

My Commission expires 11/21/10

PAIGE B. MAYERCIK
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD

MY COMMISSION EXPIRES:
NOVEMBER 21, 2010

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, 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.
