RETURN TO:
GRISSIM TITLE & ESCROW, LLC
2309 Crestmoor Road, Suite 300
Nashville, TN 37215

SPECIAL WARRANTY DEED

THIS DEED, between Fannie Mae A/K/A Federal National Mortgage Association organized and existing under the laws of the United States of America hereinafter called Grantor, and Burnace Ralph McDonald, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee, and unto its successors and assigns, certain property described as follows:

Land in the 4th Civil District of Davidson County, Tennessee, being Lot "W" on the unrecorded Map of the resubdivision of certain lots in Scenic View, not of record.

Said Lot "W" is a part of Lots 48 & 49, and is described as follows:

Beginning at a point in the southwesterly margin of Keeton Avenue at a point 1,486.1 northwest from a concrete monument set at the beginning of a curve into Hillman Place; thence South 42 degrees 52 minutes West 170.08 feet to a point; thence North 46 degrees 29 minutes West 72 feet to a point; thence North 43 degrees 52 minutes East 170.66 feet to the margin of Keeton Avenue; thence with the margin of the same, South 46 degrees 10 minutes East 72.00 feet to the point of beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument# 20020830-0105208 in the Register's Office of Davidson County, Tennessee.

For prior title, see Deed recorded in Instrument# 20081022-0105964, in said Register's Office.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title, and interest thereto belonging, to the said Grantee and its successors and assigns, forever.

Subject to any unpaid taxes, easements and restrictions.

Grantor does further covenant and bind Grantor's successors, to warrant and forever defend the title to the said Grantee and its successors and assigns, against the lawful claims of all persons by, through or under it, but not further or otherwise.

BILL GARRETT, Davidson County
Trans:T20090060712 DEEDWARR
Recvd: 09/03/09 10:45 3 pgs
Fees:18.00 Taxes:199.80
20090903-0082940

Fannie Mae A/K/A Federal National Mortgage Association

By: Shapiro & Kirsch, LLP, Attorney-in-Fact

BY: Scedella McAtee
Scedella McAtee

Title: Authorized Signatory

SEE ATTACHED EXHIBIT "A"
Owner-occupied Retention Language

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned, a Notary Public, in and for said State and County aforesaid, duly commissioned and qualified, personally appeared SCEDELLA MCATEE, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence to be) and who, upon oath, acknowledged herself to be an authorized signatory of SHAPIRO & KIRSCH, LLP, the Attorney-in-Fact for Fannie Mae A/K/A Federal National Mortgage Association, the within named bargainor, and that she, as such authorized signatory, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Federal National Mortgage Association by SHAPIRO & KIRSCH, LLP, as Attorney-in-Fact, and who acknowledged that she executed the same as the free act and deed of SHAPIRO & KIRSCH, LLP, as the free act and deed of Federal National Mortgage Association.

WITNESS my hand and Official Seal at Office this 10th day of July, 2009.

ROBERT SCHNEIDER
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY

Notary Public

My Commission Expires: 3-25-12

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $54,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

WITNESS my hand and Official Seal at Office this 12th day of August, 2009.

DEBORAH TUBBS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires AUG. 23, 2011

Notary Public

My Commission Expires: _____

Property Address: 344 Keeton Avenue, Old Hickory, TN 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Burnace Ralph McDonald

Pinnacle National Bank

211 Commerce Street, Suite 300

Nashville, TN 37201

S & K File # 09-015496

Map & Parcel - 04401002000

THIS INSTRUMENT PREPARED BY:
Law Office of Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119

EXHIBIT "A"

Owner-occupied Retention Language

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 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.