THIS INSTRUMENT PREPARED BY:
Horizon Land Title, Inc.
1000 Pleasant Grove Place, Ste. 100
Mt. Juliet, TN 37122

Davidson County DEEDWARR
Recvd: 04/16/10 14:22 3 pgs
Fees:18.00 Taxes:425.50
20100416-0028907

ADDRESS NEW OWNER
Holly M. Johnson
2512 Treetop Drive
Antioch, TN 37013

MORTGAGEE
Pinnacle National Bank
211 Commerce St., Suite 300
Nashville, TN 37201

SEND TAX BILLS
Mortgagee

MAP-PARCEL:
MAP 149-06-0
PARCEL 023.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN ($10.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, I/we, **Forrest Mathis, married,** hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Holly M. Johnson, unmarried,** hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot No. 35 on the Revised plan of Pebble Creek, Section Four, as of record in Plat Book 5210, Page 226, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Forrest Mathis by Trustee's Deed from Shellie Wallace, Successor Trustee, dated July 21, 2009, filed for record in Instrument No. 20090730-0071494, Register's Office for Davidson County, Tennessee.

This is not the principal residence of said grantor, nor is it the principal residence of any spouse of said grantor.

This conveyance is subject to all restrictions and easements of record, or which a visual inspection of the property would reveal, including restrictive covenants of record in Book 5512, Page 94; easements, covenants conditions and all matters and notes as shown on the plan of record in Plat Book 5210, Page 226, Register's Office for Davidson County, Tennessee.

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, conveyance by deed in lieu of 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 or conveyance by deed in lieu of foreclosure.

This is the same description as in previous deed of record.

Property Taxes for the current year have been agreed to by the parties and will be paid for by the Grantee.

This is improved property known as **2512 Treetop Drive 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 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.

Witness our hands this 15th day of April, 2010.

Forrest Mathis

STATE OF Tennessee
COUNTY OF Wilson

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Forrest Mathis, the bargainor(s) with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of April, 2010.

NOTARY PUBLIC

TINA D. BROWN ★ NOTARY PUBLIC AT LARGE ★ WILSON COUNTY, TENNESSEE

My Commission Expires: 1-26-2014

STATE OF Tennessee
COUNTY OF ~~Wilson~~ DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $115,000.00.

Jennifer C. Cole
AFFIANT

Subscribed and sworn to before me this 15th day of April, 2010.

Maxine J. Rucker
NOTARY PUBLIC

My Commission Expires: MAR 1 0 2012

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Certificate of Authenticity

I, Jennifer Chandler Cole, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Jennifer Chandler Cole
Signature

State of Tennessee

County of Williamson

Personally appeared before me, Maxine J. Rucker, a notary public for this county and state, Jennifer Chandler Cole who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Maxine J. Rucker
Notary's Signature

My Commission Expires: MAR 1 0 2012.

Notary's Seal (If on paper)

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE