AFTER RECORDING PLEASE RETURN TO:
Lawyer's Escrow Service Inc.
2021 Richard Jones Rd., Suite 220
Nashville, TN 37215

NEW OWNER:

Kenya E. Teague
721 Muskhogean Court
Nashville, TN 37013

SEND TAX BILLS TO:
~~NEW OWNER~~ BAC Home Loans Servicing
PO Box 15222
Wilmington, DE 19886-5222
Map 162
Parcel 3-316

THIS INSTRUMENT PREPARED BY:

TRESSLER & ASSOCIATES, PLLC
125 North Castle Heights Ave, Ste. B
Lebanon, TN 37087
FILE NO: 10-0114

Space for Recorder's Stamp

BILL GARRETT, Davidson County
Trans:T20100026180 DEEDWARR
Recvd: 05/03/10 09:19 4 pgs
Fees:23.00 Taxes:414.40
20100503-0033312

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **One Hundred Twelve Thousand and no/100 Dollars ($112,000.00)** cash in hand paid, the receipt of which is hereby acknowledged, **HIEN GIANG TRUONG and wife, DUNG THI TRUONG,** ("Grantor") have this day bargained and sold and by these presents do hereby transfer and convey unto **KENYA E. TEAGUE,** ("Grantee"), her successors and assigns, forever, the following tract or parcel of land, situated and lying in of **Davidson** County, Tennessee, bound and described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 138 on the Plan of Haywood Hills, Section Three, as of record in Book 4460, pages 164 and 165, Register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Hien Giang Troung and wife, Dung Thi Troung, by Warranty Deed from Kerry E. Couch and wife, Lisa P. Couch of record in Record Book 6668, Page 424, Register's Office for Davidson County, Tennessee.

This is IMPROVED property known as 721 Muskhogean Court, Nashville, TN 37013.

TO HAVE AND TO HOLD said property, together with any and all appurtenances and improvements thereunto, belonging to the said Grantee, their heirs and assigns, in fee simple, forever.

GRANTOR covenants with said Grantee that Grantor is lawfully seized and possessed of said property; that Grantor has a good and lawful right to make this conveyance; that the same is

free, clear and unencumbered, except as noted herein; and Grantor will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

THIS CONVEYANCE is made subject to all visible easements, rights-of-way, and any and all restrictions, existing roadways, easements and rights-of-way of record. Included but not limited to the "FEDERAL HOME LOAN OF CINCINNATI 2010 Welcome Home Retention Language" attached hereto as "EXHIBIT A".

POSSESSION shall be given with date of deed.

PROPERTY TAXES for the current year shall be prorated as of date of deed.

IN WITNESS WHEREOF, Grantor has executed or caused this instrument to be executed by its duly authorized representative, this 28th day of April, 2010.

HIEN GIANG TRUONG

DUNG THI TRUONG

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a notary public in and for the state and county aforesaid, **HIEN GIANG TRUONG and DUNG THI TRUONG**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 28th day of April, 2010.

NOTARY PUBLIC

My commission expires: 6-2-2013

TODD A. TRESSLER II
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

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The actual consideration or value, whichever is greater, for this transfer is **$112,000.00** .

AFFIANT

Sworn to and subscribed to before me this 28th day of April, 2010.

NOTARY PUBLIC

My commission expires: 09/30/2013

CAROLYN M. CHRISTOFFERSEN
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

EXHIBIT A

FEDERAL HOME LOAN BANK OF CINCINNATI

2010 Welcome Home Retention Language

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, 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.
