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

BOX 10-A

WARRANTY DEED

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

R-KW-10-1105

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $185,000.00

Affiant

Subscribed and sworn to before me, this 30th DAY OF April, 2010.

Amy Adams Gowan
Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sam Nang Phut	Fifth Third Mortgage Co.	
1105 South Hampton Close (ADDRESS)	5050 Kingsley Drive (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Cincinnati, Ohio 45263 (CITY) (STATE) (ZIP)	151-10-A-151.00 CO

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we IN BEOM JEONG AND HYEON J. KIM, MARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto SAM NANG PHUT AND KIM SAN PHUT, HUSBAND AND WIFE , hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 263, VILLAGES OF LONG HUNTER P.U.D., PHASE 2, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NO. 20020515-0059732, IN THE REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO IN BEOM JEONG, UNMARRIED BY WARRANTY DEED FROM OLE SOUTH PROPERTIES, INC., RECORDED ON THE 9TH DAY OF MAY, 2003 IN INSTRUMENT NO. 20030509-0062688, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

IN BEOM JEONG HAVING SINCE MARRIED. HYEON J. KIM JOINS IN THIS CONVEYANCE TO CONVEY ANY AND ALL MARTIAL INTEREST SHE MAY HAVE IN SAID PROPERTY.

THIS CONVEYANCE IS SUBJECT TO COUNTY TAXES FOR THE YEAR 2010 AND SUBSEQUENT YEARS; ALL MATTERS SET FORTH IN THE PLAT OF RECORD IN INSTRUMENT NO. 20020515-0059732; RESTICTIONS OF RECORD IN INSTRUMENT NO. 20010531-0056382 AND INSTRUMENT NO. 20031111-0164945; BY-LAWS OF RECORD IN INSTRUMENT NO. 20010531-0056382 AND INSTRUMENT NO. 20041022-0127537; EASEMENTS OF RECORD IN BOOK 9661, PAGE 919, BOOK 2338, PAGE 466, INSTRUMENT NO. 20000906-0088272, BOOK 8197, PAGE 288, BOOK 4446, PAGE 423, INSTRUMENT NO. 20001030-0107415, AGREEMENT IN INSTRUMENT NO. 20020718-0086411; DECLARATION OF RECORD IN BOOK 4535, PAGE 351; CHARTER OF RECORD IN INSTRUMENT NO. 20010531-0056381; CONVEYANCE TO HOA IN INSTRUMENT NO. 20010531-0056383; EASEMENT IN INSTRUMENT NO. 20000906-0088271 AND ANY AND ALL OTHER EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD.

THIS CONVEYANCE IS SUBJECT TO THE RESTRICTIVE COVENANT IN EXHIBIT "A" ATTACHED HERETO.
ALSO SEE SCHEDULE "B" ATTACHED HERETO.

unimproved ( )

This is improved (X) property, known as 1105 South Hampton Close, Antioch, Tennessee 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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:T20100026768 DEEDWARR
Recvd: 05/05/10 13:18 4 pgs
Fees:23.00 Taxes:499.50
20100505-0034056

Witness my/our hand(s) this 30th day of April, 2010.

In Beom Jeong

Hyeon J. Kim

STATE OF Tennessee
COUNTY OF Davidson

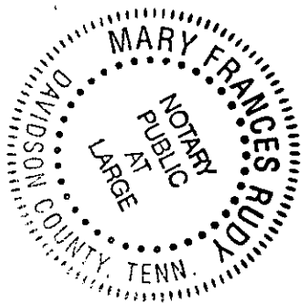
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, In Beom Jeong and Hyeon J. Kim, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 30th day of April, 2010.

Notary Public

My Commission Expires: 7-04-10

(SEAL)



RETURN TO:
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212
Phone: (615)383-2903

EXHIBIT "A:

RESTRICTIVE COVENANT

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 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 he 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.

SCHEDULE "B"

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.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Sam nang Phut

(Printed Name)

Date APR 30 2010

Kim Sun Phut