MAIL

RETURN TO:
Four Star Title, LLC
541 N. Mt. Juliet Rd., #2201A
Mt. Juliet, TN 37122
#10-0054

This Instrument Prepared By:
Rebecca T. Garland, Attorney
109 Kenner Avenue, Suite 100-B
Nashville, Tennessee 37205

BILL GARRETT, Davidson County
Trans:T20100029727 DEEDWARR
Recvd: 05/18/10 08:53 3 pgs
Fees:18.00 Taxes:481.00
20100518-0038111

ADDRESS NEW OWNER:
Michael F. Stangel
101 Antler Ridge Circle
Nashville, TN 37214

SEND TAX BILL TO:
Mortgagee

MORTGAGEE: BAC Home Loans Servicing, LP
P.O. Box 10219
Van Nuys, CA 91410-0219

MAP	**122**
GROUP	**1A**
PARCEL	**446**

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 and sufficiency of which are hereby acknowledged, Martha N. Sanders, hereinafter called the "GRANTORS", have bargained and sold, and by these presents, do hereby transfer and convey unto Michael F. Stangel, a single man, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land in ~~Davidson~~ DAVIDSON County, State of Tennessee, described as follows, to-wit:

Being all of Unit No. 35 in Woodland Point, Phase X, a Private Element Horizontal Property Regime (being the Townhome Area at Woodand Point), located on Antler Ridge Circle, Nashville, Davidson County, Tennessee and described in a Declaration of Covenants, Conditions and Restrictions for Woodland Point Townhomes, a Horizontal Property Regime with Private elements of record as Instrument Number 200010110101044, Register's Office for Davidson County, Tennessee (the "Original Declaration"), amended by First Supplementary Declaration of Covenants, Conditions and Restrictions for Woodland Point Townhomes of record as Instrument Number 200207250089575, said Register's Office (the "First Supplement"), further amended by Second Supplementary Declaration of Covenants, Conditions and Restrictions for Woodland Point Townhomes of record as Instrument Number 200209040107261, said Register's Office (the "Second Supplement", the First Supplement, Second Supplement and the Original Declaration beig collectively referred to as the "Declaration"), to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the units, property, co-owners and tenants of Woodland Point, Phase X, a Private Element Horizontal Property Regime, contained in the said Declaration, the plan filed as Exhibit "C" to said Second Supplement appearing at page 4 thereof, and Bylaws appended thereto as Exhibit "B" appearing at page 32 of the Original Declaration, said Register's Office are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Martha N. Sanders by deed from Ole South of record in Instrument No. 200505040049670, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises. This conveyance is made subject to the 2010 Welcome Home Retention Language contained as an addendum and made a part hereof.

This conveyance is further made subject to real property taxes for 2010 and subsequent years.

This is improved property known as 101 Antler Ridge Circle, Nashville, Tennessee 37214.

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, GRANTORS do covenant with the said GRANTEES that they 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, GRANTORS, do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEES, and 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 the 28 day of April, 2010.

Martha N. Sanders

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, Martha N. Sanders, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the within Warranty Deed for the purposes therein contained.

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

REBECCA T. GARLAND STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Rebecca T. Garland
NOTARY PUBLIC

My Commission Expires: 5/6/13

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ DAVIDSON

The actual value or consideration, whichever is greater, for this transfer is $130,000.00.

AFFIANT

Subscribed and sworn to before me on this 28th **day of April, 2010.**

Shella McCord STATE OF TENNESSEE NOTARY PUBLIC Sumner County

NOTARY PUBLIC

My Commission Expires: 3/21/2011

ADDENDUM

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.

Michael F. STANGEL Date 4/28/10

(Printed Name)