RECORD AND RETURN TO:
TITLE PROFESSIONALS OF TENNESSEE, LLC
101 POINT EAST DRIVE
NASHVILLE, TENNESSEE 37216
1048

BILL GARRETT, Davidson County
Trans:T20100033350 DEEDWARR
Recvd: 06/02/10 14:31 2 pgs
Fees:13.00 Taxes:436.23
20100602-0042521

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF RUTHERFORD
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $117,900.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 28TH DAY OF MAY, 2010.

Notary Public

MY COMMISSION EXPIRES: 12/28/2013

THIS INSTRUMENT WAS PREPARED BY
Title Professionals of Tennessee, LLC, 101 Point East Drive, Nashville, Tennessee 37216

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL
ANDRES PALMA **4909 Shadowlawn Drive** **Hermitage, TN 37076**	**PINNACLE NATIONAL BANK** **211 Commerce Street** **Suite 300** **Nashville, TN 37201**	07605004100

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED **We, JOSEPH W. BAUMGARDNER and wife, DIANA M. BAUMGARDNER**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **ANDRES PALMA and wife, BRITNEY PALMA**

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:

LAND in Davidson County, Tennessee, being Lot No. 38 on the Plan of Hidden Hill Subdivision, recorded in Book 4860, Page 43, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Joseph W. Baumgardner and wife, Diana M. Baumgardner by Warranty Deed dated November 21, 1990 from Ricky L. Bruce and wife, Glynda M. Bruce, of record in Book 8243, Page 17, 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 finance 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 purchase 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(s); 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 improved property known as 4909 Shadowlawn Drive, Hermitage, Tennessee 37076

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 28th day of May, 2010

JOSEPH W. BAUMGARDNER

DIANA M. BAUMGARDNER

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Personally appeared before me, THE UNDERSIGNED, a Notary Public in and for said County and State, the within named JOSEPH W. BAUMGARDNER and wife, DIANA M. BAUMGARDNER, the 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 at Nashville, Tennessee, this 28th day of May, 2010.

Marka L. Nettle
NOTARY PUBLIC

MARKA L. NETTLE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

My Commission Expires: 12/28/2013

~~NOTARY PUBLIC~~

My Commission Expires: _____