BILL GARRETT, Davidson County
Trans:T20100034682 DEEDWARR
Recvd: 06/08/10 08:46 4 pgs
Fees:23.00 Taxes:502.83
20100608-0044293

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $135,900.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4th DAY OF June, 2010

NOTARY PUBLIC

My Commission expires: 3/3/14

JO ANN SMITH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 3, 2014

THIS INSTRUMENT PREPARED BY:
R. Kirkland Moser, Attorney, 201 Fourth Avenue, North, Nashville, TN 37219

NAME	ADDRESS

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
(NAME) ALISHA BLAIR	(NAME) Pinnacle National Bank	149-15-0A-367
(ADDRESS) 3036 Bromley Way	(ADDRESS) 211 Commerce Street, #300	
(CITY) (STATE) (ZIP) Antioch, TN 37213	(CITY) (STATE) (ZIP) Nashville, TN 37201	

Warranty Deed

For and in Consideration of the sum of $10.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, we

METROPOLITAN DEVELOPMENT AND HOUSING AGENCY

hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto

ALISHA BLAIR, UNMARRIED

hereinafter called the **GRANTEES**, their successors and assigns, a certain tract or parcel of land, situated in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 128, as shown on the map entitled Phase Four Cambridge Forest, of record as Instrument No. 20020813-0098017, 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 Metropolitan Development and Housing Agency, by deed from Federal National Mortgage Association, of record as Instrument No. 20100126-0006445, dated January 22, 2010, said Register's Office.

This conveyance is made subject to the following:

1. Davidson County taxes for 2010 , a lien, but not yet due and payable

2. Matters shown on the Plan of record as Instrument N. 20020813-0098017, said Register's Office.

3. Declaration of Covenants, Conditions, Liens, Easements and Restrictions, including, but not limited to, easements, assessments, special assessments, charges and liens, contained in instrument of record in Book 10332, page 1, amended in Book 10774, page 723, and Supplemental Declaration of record as Instrument No. 200201023-0130058, said Register's Office.

4. Agreement for Dedication of Easement for Sanitary Sewers and/or Storm drainage of record in Book 7453, page 445, said Register's Office.

5. Storm Water Detention Agreement of record in Book 7632, page 962, said Register's Office.

6. Restrictive Covenents of record as Instrument No. 20100126-0006445, said Register's Office

7. Restrictive Covenants as shown on attached Exhibit "A".

This is improved property, known as 3036 Bromley Way, 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 GRANTEE, forever. We covenant with said GRANTEE 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 set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the GRANTEE, its successors 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 3rd day of JUNE, 2010.

METROPOLITAN DEVELOPMENT
AND HOUSING AGENCY

By _____

Its EXECUTIVE DIRECTOR

STATE OF TENNESSEE
County of DAVIDSON

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared PHIL RYAN, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the EXECUTIVE DIRECTOR, of METROPOLITAN DEVELOPMENT AND HOUSING AGENCY, the within named bargainor, a corporation, and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

Witness my hand and official seal at office this 3rd day of JUNE, 2010.

My Commission expires:
Sept. 8, 2013

Notary Public

V. JEAN MERKLE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 8, 2013

EXHIBIT "A"

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.