BILL GARRETT, Davidson County
Trans:T20100040031 DEEDWARR
Recvd: 06/30/10 14:53 2 pgs
Fees:13.00 Taxes:288.60
20100630-0051230

|STATE OF TENNESSEE
|COUNTY OF Davidson
|THE ACTUAL CONSIDERATION OR VALUE,
|WHICHEVER IS GREATER, FOR THIS TRANSFER IS
|$78,000.00
|Affiant
|SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
28th DAY OF June, 2010.
|NOTARY PUBLIC:
|MY COMMISSION EXPIRES: 9/19/11
| (AFFIX SEAL)

LORI BUIE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Diana M. Szostecki 1123 Waggoner Court West Nashville, TN 37214	~~Pinnacle Bank~~ New owner	Map 108.03 Parcel 173

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,

Dave Miner, married

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Diana M. Szostecki, unmarried

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. 143-B on the Plan of Zone Lot Division, Section Six, Patio Villa, of record in Book 6250, Pages 570 and 571, amending the Plan of record in Book 6250, Page 489, Register's Office of Davidson County, Tennessee, all to which reference is hereby made for a more complete description.

Being the same property conveyed to Dave Miner by deed from Credit Suisse First Boston Dated September 17, 2001 of record in Instrument Number 20011213-0137466, Register's Office for Davidson County, Tennessee.

This property is not nor has ever been the principal residence of the herein Grantor or Grantors spouse.

This conveyance is made subject to the following:

1) 2010 taxes and subsequent years.
2) Any and all restrictions, conditions, and easements of record.
3) Property is subject to all matters affecting said premises as contained in Plat Book 6250, Page 570, Register's Office for Davidson County, Tennessee.
4) Property is subject to Restrictive Covenants contained in Bood 6555, Page 576, and Book 6250, Page 570, Register's Office for Davidson County, Tennessee
5) Property is subject to easement for Sanitary Sewers to Metro Government in Book 7748, Page 436, said Register's Office.
6) Property is subject to easement for Water Mains to Metro Government in Book 7748, Page 488, said Register's Office.

Grantee(s) in this deed, for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's American Dream Homeownership Challenge in order to finance in part the acquisition of the property described in this deed, shall not convey any interest in such property to a third party and shall reside in such property as the primary residence of such grantee(s) for a period of three (3) years (the "Retention Period") following the date of recording of this deed in the public office for recording deeds in the county in which such property is located.

a) Such grantee(s) shall notify in writing the Federal Home Loan Bank of Cincinnati, the mailing address of which is P.O. Box 598, Cincinnati, OH 45201-0598, following any of the following events occurring prior to the end of the Retention Period: (i) such grantee(s) convey all or a part of the interests in such property to a third party, including through foreclosure; (ii) such grantee(s) refinances the debt that grantee(s) incurred to finance acquisition of such property that is secured by a mortgage or deed of trust of such property; or (iii) such grantee(s) cease occupying such property as the principal residence of such grantee(s).

b) If any of the events described in (a) (i) or (a) (ii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati from any net proceeds realized an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is thirty-six (36).

c) If the event described in (a) (iii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is thirty-six (36).

d) The obligation of such grantee(s) to repay direct subsidy funds to the Federal Home Loan Bank of Cincinnati shall terminate after any foreclosure sale of such property.

This is improvedproperty known as: **1123 Waggoner Court West, Nashville, TN 37214**
(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 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 My hand(s) this 21 day of June, 2010.

Dave Miner

Dave Miner

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Dave Miner, with whom I am personally acquainted, (or who 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, at office, this 21 day of June, 2010.

Donna C. Piork

NOTARY PUBLIC

My Commission Expires: 1-9-2012

DONNA C. PIONK
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

MY COMMISSION EXPIRES:
JANUARY 9, 2012