Return to: Southern Land Title & Escrow, Inc.
934 Oldham Drive, Suite 100-A
Nolensville, TN 37135
615-776-7461

BILL GARRETT, Davidson County
Trans:T20100040668 DEEDWARR
Recvd: 07/02/10 10:00 3 pgs
Fees:18.00 Taxes:647.50
20100702-0051959

#819

[ADDRESS NEW OWNER:]	[SEND TAX BILLS TO:]	[MAP-PARCEL NO.]
Timothy David Hammell and Emily Anne Davis	First Federal Savings Bank	Map: 094-01-0-
522 South 13th Street	P.O. Box 688	Parcel: 048.00
Nashville, TN 37206	Clarksville, TN 37041	

This instrument prepared by: Southern Land Title & Escrow, Inc., 934 Oldham Drive, Suite 100-A, Nolensville, TN 37135

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, **Kelley Construction, II, L.L.C., a Tennessee limited liability company,** (The "Grantor") have bargained and sold, and by these presents does transfer and convey unto **Timothy David Hammell and Emily Anne Davis, both unmarried, as joint tenants with rights of survivorship and not as tenants in common,** (The "Grantee"), their heirs and assigns certain tract or parcel of land in **DAVIDSON** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 2, Resubdivision of Lots 54 and 67, Payne, Blakemore & Cummings Addition to Nashville of record in Instrument No. 20090730-0071246, said Register's Office, to which reference is hereby made for a more complete and accurate description.

Being part of the same property conveyed to Kelley Construction, II., L.L.C., a Tennessee limited liability company by warranty deed dated April 16th, 2009 from Jeanne Ellen Graham, married of record in Instrument No. 20090421-0035865, said Register's Office

This conveyance is subject to the following:

1. **2010 Taxes, a lien not yet due and payable and assumed by Grantee.**
2. **Easement for joint driveway and maintenance of record in Instrument No. 20100601-0041962, said Register's Office.**
3. **Notice of Completion of record in Instrument No. 20100601-0041959, said Register's Office.**
4. **Restrictive Covenant to the Warranty Deed- attached hereto as Exhibit "A".**
5. **Any and all matters appearing on the Plan of record in Plat Instrument No. 20090730-0071246, said Register's Office.**

This is improved properties commonly known as **522 S. 13th Street, Nashville, TN 37206.**

[STATE OF TENNESSEE]
[COUNTY OF WILLIAMSON]

The actual consideration or value, whichever is greater for this transfer is $175,000.00.

Affiant

Subscribed and sworn to before me this 25th day of June, 2010.

Notary public:
My commission expires: 01/22/2011

JUDY PAINTER-ROSE
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires January 22, 2011

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, their heirs and assigns, forever.

And Grantor does covenant with the said Grantees that the Grantor is lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered except as set forth herein above.

And Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the Property to the said Grantees, their heirs and assigns against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this 25th day of June, 2010.

Kelley Construction, II, L.L.C.

By: _____
Kenneth A. Kelley, Chief Manager

[STATE OF TENNESSEE]
[COUNTY OF WILLIAMSON]

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared **Kenneth A. Kelley,** 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 **Chief Manager**, of the within named **L.L.C.**, and that **HE** as such **Chief Manager** being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the **L.L.C.** by **himself** as **Chief Manager**.

WITNESS my hand and official seal at Nolensville, Tennessee, this 25th day of June, 2010.

Notary Public
My commission expires: 01/22/2011

JUDY PAINTER-ROSE
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires January 22, 2011

EXHIBIT "A"

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.