BILL GARRETT, Davidson County
Trans:T20110022707 DEEDWARR
Recvd: 04/18/11 12:38 2 pgs
Fees:13.00 Taxes:484.70
20110418-0029744

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $137,000.00

Affiant

Subscribed and sworn to before me, this 15th day of April, 2011.

Notary Public

My commission expires:

DAVID R.A. ROETGER STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 07-21-2013

THIS INSTRUMENT WAS PREPARED BY
Signature Title Services, LLC
4711 Trousdale Drive, Suite 120
Nashville Tennessee 37220

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Chaochen You and Jing You	**Pinnacle National Bank**	08411025000
2314 Maplecrest Drive	**150 3rd Avenue South, Ste 900**	
Nashville, TN 37214	**Nashville, TN 37201**	

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 ACKNOWLEDGE, WE,

Benjamin Adam Collier and wife, Katherine Collier

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Chaochen You and Jing You, husband and wife

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 2, RE-SUBDIVISION OF LOT NO. 260 OF A SUBDIVISION OF C.R. QUARLES LANDS MAPLECREST, as shown on plat of record in Plat Book 6200, Page 493, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Benjamin Adam Collier by Warranty Deed from Dennis Franklin Meadows Executor of the Estate of Juanita Haley and individually as devisee of the Will of Juanita Haley, recorded on the 26th day of June, 2008 in Instrument No. 20080626-0065812, in the Register's Office of Davidson County, Tennessee. Katherine Collier joins in the conveyance of said property to convey any and all marital interest in subject property.

Power of Attorney recorded in Instrument No. 20110418-0029742, in the Register's Office of Davidson County, Tennessee.

Power of Attorney recorded in Instrument No. 20110418-0029743, in the Register's Office of 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 in this property 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 or any assignment of the first mortgage to the Secretary of HUD.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

This is improved (__X__) unimproved (____) property known as 2314 Maplecrest Drive, Nashville, TN 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 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 in 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/our hand(s) this 15th day of April, 2011.

Benjamin Adam Collier
by Robin Collier
his attorney in fact

Benjamin Adam Collier
By: Robin Collier, his attorney in fact

Katherine Collier
by Robin Collier, her attorney in fact

Katherine Collier
By: Robin Collier, her attorney in fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, Robin Collier, Attorney in fact for Benjamin Adam Collier and Katherine Collier, the within named Grantors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 15th day of April, 2011.

Notary Public

My Commission Expires:_____

DAVID R.A. ROETGER
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires 07-21-2013