WARRANTY DEED

Davidson County DEEDWARR
Recvd: 04/26/11 12:02 3 pgs
Fees:18.00 Taxes:421.80
20110426-0031847

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER 114,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
~~04/29/11~~ 4/22/11

Notary Public

MY COMMISSION EXPIRES: MAR 10 2012

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Logos Realty Closing Services, Inc.
301 S. Perimeter Park Drive, Suite 100, Nashville, TN 37211

ADDRESS OF NEW OWNER: AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Landrace S. Austin	Pinnacle National Bank	082-12-0-057.00
(NAME) 400 Neill Ave	(NAME) 211 Commerce Street, Ste. 300	
(ADDRESS) Nashville, TN, 37206	(ADDRESS) Nashville, TN 37201	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HERINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I **Reginald Edwards and wife, Debra Edwards,** HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Landrace S. Austin, unmarried** HEREINAFTER CALLED THE GRANTEE(S), 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(s) 201, as shown on the map entitled Neill S. Brown's Addition to East Nashville, of record as Plat Book 57, page 50, 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 REGINALD EDWARDS and wife, DEBRA EDWARDS, by deed from BOOKER T. WHITE, JR. and wife, ISORIA WHITE, ANNIE PERAL COBB, BENITA BUCHANAN PRESLEY and husband, MANUEL PRESLEY, MICHELLE BUCHANAN, ESTHER BRADEN, BESSIE MARTIN and husband, CLAUDE MARTIN, JOHN L. EDWARDS III and wife, FAITH EDWARDS, VALITUS F. EDWARDS and wife, DOROTHY EDWARDS and DAVID N. EDWARDS, of record as Instrument No. 20011226-0142081, dated October 29, 2001, as corrected as Instrument No. 20101217-0100547, said Register's Office.

RESTRICTIONS:

This conveyance is made subject to retention restrictions of The Federal Home Loan Bank 2011 Retention Restrictions, as set out in Exhibit B herein.

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.

EXHIBIT B

FEDERAL HOME LOAN BANK OF CINCINNATI
2011 Welcome Home Retention Language

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.

Witness my/~~our~~ hand(s) this day 04/~~29~~/11. 22

Reginald Edwards, Seller

Debra Edwards, Seller

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 Reginald Edwards and Debra Edwards, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledge that he executed the within instrument for the purposes therein contained.

Witness my hand and Official Seal this **day 04/~~29~~/11.** 22

My Commission Expires: MAR 10 2012

Notary Public

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Please return to
Logos Realty Closing Services, Inc.
301 S. S. Perimeter Park Drive, Suite 100, Nashville, TN 37211

Certificate of Authenticity

I, Jennifer C. Cole do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of TENNESSEE
County of DAVIDSON

Personally appeared before me, Maxine J. Rucker, a notary public for this county and state, Jennifer C. Cole who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: MAR 10 2012

Notary's Seal (If on paper)

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE