WARRANTY DEED

G-BAKER-11-3244

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $75,000.00

Affiant

Subscribed and sworn to before me, this 18th DAY OF May, 2011.

Notary Public

MY COMMISSION EXPIRES: 9/19/11
(AFFIX SEAL)

LORI BUIE STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

THIS INSTRUMENT WAS PREPARED BY
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Enid Morris	New owner	050-14-0 | 084.00
3244 Doverside Drive (ADDRESS)	(NAME) (ADDRESS)	
Nashville, TN 37207 (CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	50-14-84.00

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we WILLIAM A. BAKER, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto ENID MORRIS, unmarried, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 669, PARKWOOD ESTATES, SECTION FOUR, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 3300, PAGE 79, 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 WILLIAM A. BAKER, UNMARRIED BY WARRANTY DEED FROM ANTHONY D. MACON AND WIFE, DELIZANNE MACON, RECORDED ON THE 18TH DAY OF FEBRUARY, 2005 IN INSTRUMENT NO. 20050218-0018499, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO COUNTY TAXES FOR THE YEAR 2011 AND SUBSEQUENT YEARS; ALL MATTERS SET FORTH IN THE PLAN OF RECORD IN PLAT BOOK 3300, PAGE 79 AND ANY AND ALL OTHER EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD. ALSO SUBJECT TO RETENTION LANGUAGE AS REFERENCED ON ATTACHED EXHIBIT "A".

unimproved ( )
This is improved (X) property, known as 3244 Doverside Drive, Nashville, Tennessee 37207
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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.

BILL GARRETT, Davidson County
Trans: T20110030047 DEEDWARR
Recvd: 05/20/11 09:08 3 pgs
Fees: 18.00 Taxes: 277.50
20110520-0038634

Witness my/our hand(s) this 18th day of May, 2011.

William A. Baker

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, William A. Baker, the within named bargainor, 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 and official seal, this the 18th day of May, 2011.

Notary Public

My Commission Expires: 5-20-14

(SEAL)

JOHN GLEAVES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

RETURN TO:
Rudy Title & Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212
Phone: (615)383-2903

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 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.