BILL GARRETT, Davidson County
Trans:T20110031670 DEEDWARR
Recvd: 05/27/11 09:56 4 pgs
Fees:23.00 Taxes:296.00
20110527-0040699

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $80,000.00

Affiant

Subscribed and sworn to before me, this 20th day of May, 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:
Jasmine Lawrence	**Fifth Third Mortgage**	07001002200
3225 Dove Place	**5001 Kingsley Drive**	
Nashville, TN 37218	**Cincinnati, OH 45227**	

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,

Annie Pauline Smith, unmarried

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

Jasmine Lawrence, 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. 68 on the Plan of Treppard Heights, Section 6, as of record in Book 2900, Page 11, Register's Office of Davidson County, Tennessee.

Said Lot No. 68 fronts 90 feet on the Southeasterly side of Dove Place, and extends back 292.5 feet on the Northeasterly line and 291.6 feet on the Southwesterly line to a dead line, measuring 104 feet thereon.

Being the same property conveyed by Quitclaim Deed to Create Joint Tenancy With Right of Survivorship from Ronald B. Buchanan, Trustee to Anna Pauline Smith and Wanda Faye Smith Williams, as joint tenants with right of survivorship as recorded on the 15th day of January, 2008 in Instrument No. 20080115-0004361 and Warranty Deed from Walter G. Ethridge, and wife, Vera Mae Ethridge to Solon A. Smith and wife, Anna Pauline Smith as recorded on the 26th day of April, 1967 in Book 4125, Page 333, in the Register's Office of Davidson County, Tennessee.

Annie Pauline Smith is one and the same person as Anna Pauline Smith.

Being the same property conveyed to Annie Pauline Smith, unmarried by Quitclaim Deed from Anna Pauline Smith and Wanda Faye Smith Williams as recorded on the __ day of May, 2011 in Instrument No. 20110527 0040698, in the Register's Office of Davidson County, Tennessee.

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 20th day of May, 2011.

Annie Pauline Smith

Annie Pauline Smith

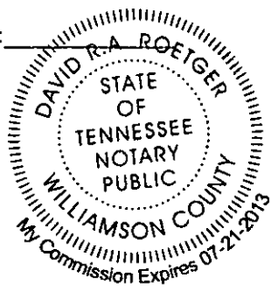
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, Annie Pauline Smith , 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 20th day of May, 2011.

Notary Public

My Commission Expires:



Declaration of Restrictive Covenants

This Declaration of Restrictive Covenants (the "Restrictive Covenants") is made and entered into as of the 20 day of May, 20 11, by Jasmine Lawrence (the "Borrower(s)").

WHEREAS, the Borrower(s) has/have purchased a home, together with certain real property known as 3225 Dove Place (the "Property Address") in Nashville, TN (City, State), as described in Exhibit A, attached hereto.

WHERAS, pursuant to that certain warranty deed from Annie Pauline Smith (the "Seller") to Borrower(s), which is recorded contemporaneously herewith in Instrument No. _____ in the Register's Office for Davidson (County), TN (State), the Borrower(s) is/are the sole owner(s) of said real property.

NOW THEREFORE, in consideration of the premises herein and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, the undersigned Borrower(s) does/do hereby establish and agree to be bound by these Restrictive Covenants, which shall run with the land and be binding on Borrower(s) for a period of five (5) years from the date of recording of the deed, as follows:

Borrower(s), 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, assignment of the first mortgage to the Secretary of HUD, 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.

In witness whereof, the undersigned Borrower(s) has/have caused these Restrictive Covenants to be executed as of the year and date first above written.

Borrower(s)

STATE OF TN)

) **INDIVIDUAL**

COUNTY OF Davidson) **ACKNOWLEDGMENT**

Personally appeared before me, a Notary Public of said County and State, Jasmine Lawrence (Borrower(s)), the within named Grantor(s), 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 the 20 day of May, 20 11.

My Commission Expires:

Notary Public

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