This Instrument Prepared by:
RENO & CAVANAUGH, PLLC
424 Church Street, Suite 1750
Nashville, TN 37219

ADDRESS NEW OWNER:

William McCord and Rose Mary McCord
1220 Stainback Avenue
Nashville, Tennessee 37207

SEND TAX BILL:
To Mortgagee*

MORTGAGEE:
Habitat for Humanity of Greater Nashville
2950 Kraft Drive, Suite 100
Nashville, Tennessee 37204

MAP AND PARCEL:
07115044200

BILL GARRETT, Davidson County
Trans:T20120015295 DEEDWARRSP
Recvd: 03/01/12 15:12 3 pgs
Fees:18.00 Taxes:532.43
20120301-0018204

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **HABITAT FOR HUMANITY OF GREATER NASHVILLE, f/k/a Nashville Area Habitat for Humanity, Inc.**, a Tennessee non-profit corporation (hereinafter called the "Grantor"), has bargained and sold and by these presents does transfer and convey unto **WILLIAM MCCORD AND ROSE MARY MCCORD,** together (hereinafter called the "Grantee"), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

> Land in Davidson County, Tennessee, being all of Lot No. 113, on the plan of Sharpe & Horns 1st Addition to Northeast Nashville, of record in Plat Book 57, Page 152, said Register's Office, reference to which is hereby made for a more complete description.
>
> Being the same property conveyed to Nashville Area Habitat For Humanity, Inc., a Tennessee nonprofit corporation by Deed dated April 7, 2011 from AEC Investments, Inc., a Tennessee Corporation as filed for record on April 12, 2011 in Instrument 20110412-0028226 as corrected by Scrivener's Affidavit recorded in Instrument No. 20110615-0045920, Register's Office for Davidson County, Tennessee.

The above-referenced land is improved property known as 1220 Stainback Avenue, Nashville, Tennessee 37207 (the "Property").

This conveyance is made subject to the following:

1. 2012 County property taxes, which are being prorated at closing and assumed by Grantee, and subsequent years.

2. Matters as set forth per Book 57, Page 152, said Register's Office.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns, forever; and Grantor does covenant with the Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and that the same is unencumbered, unless otherwise herein set out; and Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the Property to the Grantee, their heirs and assigns, against the lawful claims of all persons claiming by, through or under Grantor, but not further or otherwise. 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.

In addition to the encumbrances listed above, this conveyance is made subject to the following covenants and restrictions, which shall be binding upon the Grantee herein, and their heirs, assigns and subsequent grantees, it being the intent of Grantor that these covenants and restrictions run with the Property.

NON-DISCRIMINATION

During such time as the property described herein is used for a purpose for which assistance under the Housing Opportunity Program Extension Act of 1996, P.L. 104-120, was provided or for another proposed involving the provision of similar services or benefits, then no person having an interest in this property shall refuse service for or accommodation or other benefits to any person with respect to the property on account of the person's race, color or national origin or otherwise engage in discrimination conduct of any kind or account of a person's race, color or national origin with respect to the property. This covenant shall run with the land.

OWNER RETENTION

Grantee, for and in consideration of receiving direct AHP subsidy funds ("AHP Subsidy") from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program must maintain ownership and reside in this property as Grantee's primary residence for a period of five (5) years ("Retention Period") from the date of the recording of this deed. This covenant shall run with the land.

(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 the AHP Subsidy to the Bank shall terminate after any foreclosure or conveyance by deed in lieu of foreclosure.

Grantee hereby grants to Grantor for a period of thirty (30) years from the date hereof the first right of refusal concerning any bona fide offer to purchase the Property. That is, prior to conveying the Property or any interest therein to anyone, Grantee must give Grantor written notice of the terms of the conveyance and reasonable evidence that the proposed conveyance is serious and legitimate. Within thirty (30) calendar days of receiving Grantee's written notice of the proposed conveyance, Grantor will inform Grantee of whether Grantor is willing to take title of the Property under similar terms as the proposed sale. Any amount to be paid to Grantee

pursuant to this paragraph shall be reduced by the amounts outstanding under any promissory note(s) made by Grantee payable to the order of Grantor. This covenant shall also run with the land.

WITNESS my hand this 28th day of February, 2012.

HABITAT FOR HUMANITY OF GREATER NASHVILLE

By: _____
Danny Herron, President and Chief Executive Officer

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Danny Herron**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the President and Chief Executive Officer of **Habitat for Humanity of Greater Nashville**, the Grantor, and is authorized by the Grantor to execute this instrument on behalf of the Grantor.

Witness my hand, at office, this 28th day of February, 2012.

_____
Notary Public

My Commission expires: 9.9.2014

TRACY BEASLEY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires 09-09-2014

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $143,900.00

_____
Affiant

Subscribed and sworn to before me, this 28th day of February, 2012.

_____
Notary Public

My Commission expires: 9.9.2014

TRACY BEASLEY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires 09-09-2014