BILL GARRETT, Davidson County
Trans:T20120031464 DEEDWARR
Recvd: 04/30/12 14:37 3 pgs
Fees:18.00 Taxes:492.10
20120430-0036841

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

WARRANTY DEED

R-PNB-12-2826

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $133,000.00

Dunjela Kovac
Affiant

Subscribed and sworn to before me this 24th DAY OF April, 2012.

Notary Public

MY COMMISSION EXPIRES: 5-2014
(AFFIX SEAL)

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 NUMBERS
Dimitrije Kovac	Pinnacle National Bank	
2826 Twin Lawn Drive (ADDRESS)	150 3rd Ave South, Suite 900 (NAME)	
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Nashville, TN 37201 (ADDRESS) (CITY) (STATE) (ZIP)	096-13-0-098.00

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 SABRI MEHO, MARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto DIMITRIJE KOVAC AND WIFE, DANIJELA KOVAC, 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 NO. 153 ON THE PLAN OF TWIN LAWN OF RECORD IN PLAT BOOK 2331, PAGE 9, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO SABRI MEHO BY DEED FROM WILLIAM CARSON COLLINS, AS EXECUTOR FOR THE ESTATE OF GEORGE C. COLLINS AND FLORENCE O. COLLINS OF RECORD AT INSTRUMENT NO. 20030718-0100885, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DATED JULY 1, 2003.

THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD, INCLUDING THOSE LISTED IN BOOK 2338, PAGE 511, IN THE REGISTER'S OFFICE FOR 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.

unimproved ( )

This is improved (X) property, known as 2826 Twin Lawn Drive, Nashville, Tennessee 37214

(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.

Witness my/our hand(s) this 24th day of April, 2012.

Sabri Meho

Shireen Ali Mizoury

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Sabri Meho and Shireen Ali Mizoury, 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 24th day of April, 2012.

Notary Public

My Commission Expires: 5-20-14

(SEAL)



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