Record & Return To: Realty Title & Escrow Co., Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

THIS INSTRUMENT PREPARED BY:
Chapman & Rosenthal Title, Inc.
3817 Bedford Avenue
Suite 140
Nashville, Tennessee 37215

CRT File No. 12040605

KAREN McCALLA NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

STATE OF TENNESSEE)
COUNTY OF ~~DAVIDSON~~ Williamson

The actual consideration or value, whichever is greater, for this transfer is: $126,500.00

Affiant

Subscribed and sworn to before me, this 27th day of April, 2012.

Notary Public
My Commission Expires: April 12, 2015

WARRANTY DEED

Address New Owner:	Send Tax Bills To:	Tax Information:
James P. Kennedy Jr. 5719 Brentwood Trace Brentwood TN 37027	New Owner	Tax Parcel ID No. 16-14B-19.00CO

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Whitney S. Dickerson, unmarried** ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **James P. Kennedy Jr.**, ("Grantees"), his successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:

Land in Davidson County, Tennessee, being Unit No. 5719, on the plan of 2nd Revision, Brentwood Trace Condominiums, a Horizontal Property Regime, of record in Book 5200, Page 261, Register's Office for said County, to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Whitney S. Dickerson, a single person by Warranty Deed from John Scales Irvin, recorded on the 6th day of July, 2004 in Instrument No. 20040706-0079786, in the Register's Office of Davidson County, Tennessee.

This Conveyance is subject to the matters set forth below, if any, as well as any and all zoning regulations, building restrictions, setback lines, conditions, covenants, and restrictions (as may be amended or supplemented), all easements, utility easements or rights of ways for public utilities that appear in the appropriate public record.

County of Davidson taxes for the year 2012 and thereafter, not yet due and payable.

Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of 2ND REVISION OF BRENTWOOD TRACE CONDOMINIUMS, as recorded in Plat Book 5200, Page(s) 261.

Terms and provisions of by-Laws recorded in Book 5524, Page 424 and Book 5537, Page 988. Conditions, covenants, reservations, requirements, restrictions, options, burdens, agreements, undertakings, assessments and other provisions contained in or incorporated by reference into the Master Deed establishing 2ND REVISION OF BRENTWOOD TRACE CONDOMINIUMS of record in Book 5524, Page 415, as amended by instrument(s) of record in Book 5545, Page 510; also subject to Book 5868, Page 70; also subject to easements, rights and interests in favor of other unit owners, and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon.

Easement for ingress and egress, public utilities and drainage created by instrument recorded in Book 4831, Page 125.

This is improved property located at 5719 Brentwood Trace Brentwood

BILL GARRETT, Davidson County
Trans:T20120031601 DEEDWARR
Recvd: 05/01/12 09:01 2 pgs
Fees:13.00 Taxes:468.05
20120501-0037008

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantees, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current taxes, and restrictions and easements of record. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantees, its successors, heirs and assigns against the lawful claims of all persons whatsoever.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 27th day of April, 2012.

Whitney S. Dickerson

Whitney S. Dickerson

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, Whitney S. Dickerson, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 27th day of April, 2012.

WILLIAM T. CHAPMAN V STATE TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires: My Commission Expires September 9, 2014

Notary Public

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 rat 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.
I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.