WARRANTY DEED

STATE OF TENNESSEE, COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $145,900.00.

Affiant

Subscribed and sworn to me on April 26, 2012.

NOTARY PUBLIC

TRACEY PERRY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

MY COMMISSION EXPIRES March 3, 2015

BILL GARRETT, Davidson County
Trans:T20120033437 DEEDWARR
Recvd: 05/07/12 11:25 5 pgs
Fees:28.00 Taxes:539.83
20120507-0039118

THIS INSTRUMENT WAS PREPARED BY:
Richard W. Sebastian
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-0375
Our File #25362SP

NAME/ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP – PARCEL #
Jenna Polakiewicz 4847 Bevendean Drive, #F-4 Nashville, TN 37211	SAME ADDRESS AS NEW OWNER	161-09-A-114.00 CO

FOR AND IN CONSIDERATION of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Regent Homes, LLC, a Tennessee Limited Liability Company, hereinafter called **"GRANTOR,"** has bargained and sold, and by these presents does transfer and convey unto Jenna Polakiewicz, an unmarried person, hereinafter called **"GRANTEE,"** her 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 Unit No. F-4 as set forth on Exhibit "E" to the Master Deed Establishing Brighton Village, a condominium form of ownership and use in the manner provided under the provisions of Tennessee Code Annotated, Title 66, Chapter 27, Section 101, et seq., of record as Instrument No. 20080117-0005582; as amended by Exhibit "A" to the First Amendment to the Master Deed establishing Brighton Village, of record as Instrument No. 20080808-0081965 in the Register's Office for Davidson County, Tennessee; and as corrected by Exhibit "A" to the Instrument of Correction of record as Instrument No. 20110520-0038914 in said Register's Office.
>
> Being part of the same property conveyed to Regent Homes, LLC, a Tennessee limited liability company, by Deed from Brighton Village, LLC, a Tennessee limited liability company, of record as Instrument No. 20101004-0079223 in the Register's Office for Davidson County, Tennessee.

The conveyance of the above-described parcel of land is subject to the following:

1. 2012 Davidson County taxes which have been prorated by the parties and assumed by the Grantee(s).
2. Subject to any and all zoning regulations, building restrictions, setback lines, if any, and easements and rights of way for public utilities applicable to this property.
3. Matters shown on Exhibit "A" to First Amendment to Master Deed establishing Brighton Village, of record as Instrument No. 20080808-0081965 in the Register's Office for Davidson County, Tennessee.

4. Agreements regarding sewage soil absorption system of record in Book 7230, pages 136 and 137, in the Register's Office for Davidson County, Tennessee.
5. Easement for sanitary sewers and/or storm drainage of record in Book 7520, page 908, in said Register's Office.
6. Driveway easement as disclosed by instruments of record in Book 7233, page 438, and Book 7416, page 47, in said Register's Office.
7. Matters shown on Boundary & Topographic Survey of the Zachary Rucker, Sr. Property by Hornton & Associates, Inc., Jeffrey K. Kimbro, Tenn. R.L.S. No. 1756, last revised March 1, 2004, including a 20 ft. wide sanitary sewer easement crossing the subject property along
8. Stormwater Detention Agreement of record as Instrument No. 20061027-0133549 in said Register's Office.
9. Stormwater Detention Agreement of record as Instrument No. 20071121-0136366 in said Register's Office.
10. Easement for sanitary sewers and/or storm drainage, water mains, pumps and appurtenances of record as Instrument No. 20061027-0133575 in said Register's Office.
11. Easement for Sanitary Sewers and/or Storm Drainage, Water Mains, Pumps and appurtenances of record as Instrument No. 20071121-0136402 in said Register's Office.
12. The premises herein described is part of the Horizontal Property Regime established pursuant to the provisions of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq. of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; 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 buildings thereof; and also including, without limitation, all conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Brighton Village of record as Instrument 20080117-0005582 and amended by Instrument No. 20080808-0081965, and as corrected by Instrument of Correction of record as Inst. No. 20110520-0038914 in the Register's Office for Davidson County, Tennessee.
13. Application to combine parcels of record as Instrument No. 20071128-0137905 in said Register's Office.

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy finds 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.

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.

Jenna Polakiewicz **Date**

This property is also known as improved property located at 4847 Bevendean Drive, #F-4, Nashville, TN 37211.

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, her heirs and assigns, forever, and GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and 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 said land to the said GRANTEE, her 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 our hands on April 26, 2012.

REGENT HOMES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY:

By: _____
Richard W. Sebastian, Authorized Representative

(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.

Jenna P. Polakiewicz
Jenna Polakiewicz

4/26/12
Date

This property is also known as improved property located at 4847 Bevendean Drive, #F-4, Nashville, TN 37211.

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, her heirs and assigns, forever, and GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and 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 said land to the said GRANTEE, her 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 our hands on April 26, 2012.

REGENT HOMES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY:

By: _____
Richard W. Sebastian, Authorized Representative

STATE OF TENNESSEE, COUNTY OF DAVIDSON

Before me, the undersigned authority, of the State and County aforesaid, personally appeared Richard W. Sebastian, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, swore to and acknowledged himself to be the Authorized Representative of Regent Homes, LLC, the within named bargainor, and that he as such Authorized Representative executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself as Authorized Representative.

Witness my hand, at office, on April 26, 2012.

June E. Rowell

NOTARY PUBLIC

My Commission Expires:

JUNE E. ROWELL STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

NOTARY PUBLIC
AT LARGE
June E. Rowell
My Commission Expires
MAY 20, 2014
STATE OF TENNESSEE

State of TENNESSEE
County of WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jenna Polakiewicz 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 purposed therin contained.

Witness my hand and official seal at Brentwood, Tennessee this 26th day of April, 2012.

Tracey Perry

Notary Public

Commission Expires: 3-3-15

TRACEY PERRY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

MY COMMISSION EXPIRES
March 3, 2015