BOX 50-B

PREPARED BY: RETURN TO
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

GENERAL WARRANTY DEED

FROM: Adrienne L. Hetrick, Grantor

TO: Bobby Adkins

This instrument was prepared by:
Jeffrey R. King
Stites & Harbison, PLLC
Suite 1800
424 Church Street
Nashville, Tennessee 37219

BILL GARRETT, Davidson County
Trans:T20120033455 DEEDWARR
Recvd: 05/07/12 12:19 6 pgs
Fees:33.00 Taxes:305.25
20120507-0039138

Address New Owner(s) as Follows:

2522 Sonar Street
Nashville, TN 37214

Name and Address of the Person or Entity Responsible for the Payment of Real Property Taxes:

[~~New Owner~~] FLAGSTAR BANK
5151 CORPORATE DR
TROY MI 48098

Map-Parcel Numbers:

52-13-A-76

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is Eighty-Two Thousand Five Hundred and No/100 Dollars ($82,500.00).

Bobby R Adkins
Affiant

SUBSCRIBED AND SWORN TO before me, this the 30 day of April, 2012.

Notary Public

JAMES A. WAECHTER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN

My Commission Expires: 1-9-16

FOR AND IN CONSIDERATION OF the sum of Eighty-Two Thousand Five Hundred and No/100 Dollars ($82,500.00), the receipt and sufficiency of which are hereby acknowledged, Adrienne L. Hetrick, unmarried, ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto Bobby Adkins, ("Grantee"), his heirs, successors and assigns, a certain

tract or parcel of land in Davidson County, State of Tennessee, more particularly described on Exhibit A attached hereto and incorporated herein by this reference (the "Property").

The Property is improved property known as 2522 Sonar Street, Nashville, TN, 37214.

This conveyance is expressly made subject to those matters more specifically set forth on Exhibit B attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD the Property with the appurtenances, estate, title and interest thereto belonging to Grantee, his heirs, successors and assigns forever.

And Grantor does covenant with Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, Grantor has a good right to convey the Property, and the Property is unencumbered and unrestricted except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject.

Grantor does further covenant and bind Grantor, her heirs, successors and assigns, to warrant and forever defend the title to the Property to Grantee, his heirs, successors and assigns, against the lawful claims of all persons whomsoever except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject.

Witness my hand this 30th day of April, 2012.

Adrienne L. Hetrick

Further, Restrictions are attached hereto as "EXHIBIT C" which attach to the described real property for a period of five (5) years. [See "Exhibit C"]

STATE OF TENNESSEE)
)
COUNTY OF Davidson)

Personally appeared before me, Deborah A. Hughes, a Notary Public of said County and State, Adrienne L. Hetrick, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

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

Deborah A. Hughes
Notary Public

My Commission Expires: May 5, 2015

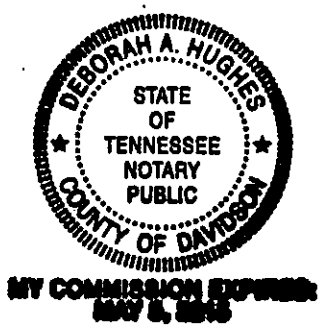


EXHIBIT A

Property Description

Being Unit No. 76 of the Condominium Site Plan, Phase II-B, River Glen, Planned Unit Development, plan of record in Plat Book 6900, Page 819, amending Plat Book 6900, Page 650 and 651 and Plat Book 6900, Page 808; all references of record in the Register of Deeds Office for Davidson County, Tennessee, to which plan references are hereby made for a more complete detailed description.

Being the same property conveyed to Adrienne L. Hetrick by deed from Fox Ridge Homes, Inc., filed for record in Book 7998, Page 185, as recorded in Book 8070, Page 611, in the Register's Office of Davidson County, Tennessee.

EXHIBIT B

Encumbrances

1. Taxes for 2012 constitute a lien, but are not yet due and payable.

2. Master Deed of record in Book 7566, page 571, as amended in Book 7724, page 293, said Register's Office.

3. Matters shown on the Plan of record in Book 6900, Page 819 and 808 and Book 6900, Page 650 and 651, said Register's Office.

EXHIBIT C

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.

NOTE: THe reference to "Borrower" is a reference to the Grantee herein