STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $116,500.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF August, 2012.

Notary Public
MY COMMISSION EXPIRES: 8/20/13
File No. 12-4128D

KIM PERRY
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

BILL GARRETT, Davidson County
Trans:T20120064713 DEEDWARR
Recvd: 08/29/12 10:37 2 pgs
Fees:13.00 Taxes:431.05
20120829-0077918

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Jene Frydenlund, unmarried (NAME)	Pinnacle National Bank (NAME)	33-15-124.00
745 East Campbell Road (STREET ADDRESS)	150 3rd Avenue South, Ste. 900 (STREET ADDRESS)	
Madison, TN 37115 (CITY) (STATE) (ZIP)	Nashville, TN 37201 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBYACKNOWLEDGED, WE, **Chad Randall Kling, unmarried**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Jene Frydenlund, unmarried**, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A 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. 2 on the plan of ROCK OF AGES EVANGELICAL LUTHERAN CHURCH, INC. PROPERTY, as shown by plat of record in Book 8250, Page 48, as amended in Instrument No. 200507290089192, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Chad Randall Kling from Rock of Ages Evangelical Lutheran Church, a Tennessee Corporation, by Deed dated October 11, 2005, as Instrument No. 200510140123894, in the Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record, including, but not limited to, the following:

1. Subject to building restriction lines, easements, rights of way, notes, terms, conditions, restrictions and other criteria as shown on the Plat(s) recorded in Book 8250, page 48, as amended in Instrument No. 200507290089192, Register's Office for Davidson County, Tennessee.

2. Easement for sanitary sewers and or storm drainage as recorded in Book 7735, page 5, Register's Office for Davidson County, Tennessee.

3. Judgment against Chad Kling as recorded in Instrument No. 201105160037476, Register's Office for Davidson County, Tennessee.

The 2011 taxes have been paid by the Grantor and the current taxes have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.
The above legal description is the same as that contained in the previous deed of record.

This is improved property, known as 745 East Campbell Road, Madison, TN 37115.

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 this 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.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever, and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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 August, 2012.

Chad Randall Kling

August 24, 2012
Date

STATE OF Tennessee

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Chad Randall Kling, unmarried, the bargainor(s), 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 24th day of August, 2012.

My Commission Expires: 9/22/2014

TRUDY MILLIKEN
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Notary Public

PREPARED BY AND RETURN TO:

SMITH.SHOLAR.MILLIKEN.PLLC.
P.O. BOX 663
GALLATIN, TN 37066