BILL GARRETT, Davidson County
Trans:T20130023958 DEEDWARR
Recvd: 03/25/13 10:10 3 pgs
Fees:18.00 Taxes:492.10
20130325-0028994

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is 133,000.00

Affiant

Subscribed and sworn to before me, this 13th day of March, 2013.

Notary Public

My commission expires: July 21, 2013

DAVID R. ... TENNESSEE NOTARY PUBLIC My Comm. Exp. July 21, 2013 COUNTY OF WILLIAMSON

THIS INSTRUMENT WAS PREPARED BY
SIGNATURE TITLE SERVICES, LLC
4711 TROUSDALE DRIVE, STE 120
NASHVILLE, TN 37220

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
BERNADEEN WILLIAMS	**PINNACLE NATIONAL BANK**	151090A10700CO
6529 ARVINGTON WAY	**150 THIRD AVE SOUTH, STE 900**	
ANTIOCH, TN 37013	NASHVILLE, TN 37203	

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 HEREBY ACKNOWLEDGE, WE,

SECRETARY OF VETERANS AFFAIRS

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

BERNADEEN WILLIAMS

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 107, Plan of Phase I, Section I, Long Hunter Chase, as shown on plat of record in Plat Book 7900, Page 829, 830 and 831, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

BEING THE SAME PROPERTY CONVEYED TO THE SECRETARY OF VETERANS AFFAIRS BY TRUSTEE'S DEED FROM WILSON & ASSOCIATES, PLLC, SUCCESSOR TRUSTEE DATED 10/01/12 AND RECORDED ON 10/03/12 IN INSTRUMENT NO. 20121003-0090571, SAID REGISTER'S OFFICE FOR SAID COUNTY.

ALSO BEING THE SAME PROPERTY CONVEYED TO ANGELA ONEAL, MARRIED BY WARRANTY DEED FROM DARRELL ROBERTSON, A SINGLE PERSON DATED 06/29/06 AND RECORDED ON 07/12/06 IN INSTRUMENT NO. 20060712-0083831, SAID REGISTER'S OFFICE FOR SAID COUNTY.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Exhibit A.

All easements, restrictive covenants and conditions, and other matters of record, including items set out on any applicable plat of record.

This is improved (X) unimproved ( ) property known as 6529 ARVINGTON WAY, ANTIOCH, TN 37013.

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 in 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. 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 13th day of March, 2013.

Rhonda Young, AVP
SECRETARY OF VETERANS AFFAIRS

STATE OF ~~TENNESSEE~~ Texas
COUNTY OF ~~DAVIDSON~~ Denton

Personally appeared before me, a Notary Public of said County and State, SECRETARY OF VETERANS AFFAIRS, the within named Grantors, 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, at office, this 13th day of March, 2013.

Notary Public

My Commission Expires: 4/29/2014

JA'COBY STENNETT
Notary Public, State of Texas
My Commission Expires
April 29, 2014

"EXHIBIT A"

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.