WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $120,450.00

Affiant

Subscribed and sworn to before me, this 19th day of April, 2013.

Notary Public

MY COMMISSION EXPIRES: 11/15/15
(AFFIX SEAL)

STATE OF TENNESSEE NOTARY PUBLIC JAMES M. WELLS DAVIDSON COUNTY

BILL GARRETT, Davidson County
Trans: T20130032856 DEEDWARR
Recvd: 04/22/13 13:42 3 pgs
Fees: 18.00 Taxes: 445.67
20130422-0039805

THIS INSTRUMENT WAS PREPARED BY:
Southland Title & Escrow Co., Inc.
7101 Executive Center Drive, Suite 151
Brentwood, TN 37027

ADDRESS NEW OWNERS AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lindsay Scott	Sumner Bank and Trust	072-08-0
(NAME)	(NAME)	(MAP)
1708 Evelyn Avenue	780 Browns Lane	070.00
(ADDRESS)	(ADDRESS)	(PARCEL)
Nashville, TN 37216	Gallatin, TN 37066	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **Christopher Thomas**, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Lindsay Scott, unmarried**, hereinafter called Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson County, TENNESSEE, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 57 on the Map of Subdivision of The Waters Place on Maxey Lane as of record in Book 332, Page 136 and 137, in the Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Christopher Thomas by Special Warranty Deed from Wells Fargo Bank, N.A. of record at Instrument No. 20121015-0094166, Register's Office for Davidson County, Tennessee, dated August 27, 2012 and recorded on October 15, 2012.

The subject property is not now nor has ever been the principal residence of the Grantor.

See attached Exhibit A for additional covenants and conditions.

This conveyance is subject to the taxes for the current year and subsequent years; any and all easements and/or restrictions of record; and all matters shown on the plan of record; all in the said Register's Office.

This is ( ) unimproved (X) improved property, known as: 1708 Evelyn Avenue, Nashville, Tennessee 37216

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. 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 hand this 19th day of April, 2013.

Christopher Thomas

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned authority, a Notary Public within and for the State and County, appeared Christopher Thomas; with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon his oath acknowledged himself to be the within named bargainor, and that he executed the foregoing instrument of his own free will for the purposes therein set forth.

Witness my hand and official seal at office at Brentwood, Tennessee, on this the 19th day of April, 2013.

Notary Public

My Commission Expires: 9/23/13

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.

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