BILL GARRETT, Davidson County
Trans:T20130035316 DEEDWARR
Recvd: 04/30/13 09:15 2 pgs
Fees:13.00 Taxes:397.75

20130430-0042737

Prepared By & Return To:
Tennessee Title Services, LLC
6 Cadillac Drive, Suite 100
Brentwood, TN 37027
13-0353

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $107,500.00

Tracy Perry
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 18th day of April, 2013

Notary Public
Commission Expires: _____

CHRIS MULE'
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires 01-18-2016

Address of New Owner	Send Tax Bills To:	Map & Parcel
Kristin M. Bales 1500 Brookchase Court Antioch, TN 37013	NEW OWNER	151-10-0A-208.00

WARRANTY DEED

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 ACKNOWLEDGED, I/WE,

Bridget D. Tunstall, unmarried

HEREINAFTER REFERRED TO AS THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Kristin M. Bales, a single woman

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 Number 188 on the plan of Phase Two, Villages of Long Hunter PUD, as shown by plat appearing of record in Instrument Number 20020515-0059732, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Bridget D. Tunstall, unmarried, by Warranty Deed from Ole South Properties, Inc. dated 7/23/03 and recorded 7/30/03 in Instrument Number 20030730-0107065, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO: (1) all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record; (2) any and all applicable governmental and/or zoning regulations; (3) taxes which have been pro-rated as of the date of closing and assumed by the Grantee herein.

The foregoing legal description is the same as contained in the resource of title shown above.

This is improved property known as: 1500 Brookchase Court, Antioch, TN 37013.

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.

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 so 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 uses, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Dated this the 18th day of April, 2013.

Bridget Tunstall
By: Marqueze Williams

STATE OF TENNESSEE
COUNTY OF Williamson

On this the 18th day of April, 2013, before me personally appeared **Marqueze Williams** to me known to be the person who executed the foregoing instrument on behalf of **Bridget D. Tunstall**, as Attorney in Fact, and who acknowledged that she executed the same as their free act and deed of said **Bridget D. Tunstall.**

Witness my hand and official seal at Brentwood, Tennessee, this 18th day of April, 2013

Notary Public

CHRIS MULE'
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires 01-18-2016

Commission Expires: