This Instrument Was Prepared By:
Mooreland Title Company, LLC
213 Overlook Circle, Suite B-2
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20130039923 DEEDWARR
Recvd: 05/14/13 08:46 3 pgs
Fees:18.00 Taxes:684.43
20130514-0048249

STATE OF TENNESSEE
COUNTY OF

The actual consideration or value, whichever is greater, for this transfer is $184,980.00

Affiant

LINDA J. OTT STATE OF TENNESSEE NOTARY PUBLIC MAURY COUNTY

Subscribed and sworn to before me, this 10th day of May, 2013

Notary Public

My Commission Expires: 12-28-13

Address New Owner:	**Send Tax Bills To:**	**Map & Parcel:**
Wilbur Yebuah 3353 Brome Lane Nashville, TN 37218	Pinnacle Bank 150 3rd Ave.. S. Nashville, TN 37201	058-10-0B-05200CO

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, **Celebration Homes, LLC, a Tennessee limited liability company,** hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Wilbur Yebuah, unmarried,** hereinafter called the Grantee, herheirs and assigns, a certain parcel of land in Williamson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 103 on the Final Subdivision Plat of Phase Two, Carrington Place, as of record in Instrument No. 20100923-0075756, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Celebration Homes, LLC by deed from Corey Craig, Lloyd H. Craig and Randall B. Smith, dated January 7, 2013 of record in Instrument No. 20130110-0003480, Register's Office for Davidson County, Tennessee.

This conveyance in made subject but not limited to the following:

1. Stormwater Detention Agreement of record in Instrument No. 20060503-0051461, Register's Office for Davidson County, Tennessee.
2. Any and all zoning, building restrictions, setback requirements and general utility, sewer and drainage easements of record and any and all facts that an accurate survey would disclose.
3. Subject to all matters on plat of record in Instrument No. 20100923-0075756, Register's Office for Davidson County, Tennessee.
4. All assessments and taxes due in 2013 and thereafter, a lien, but not yet due and payable.

Also, see attached Exhibit "A" for Welcome Home Retention Language

This is improved property known as: 3353 Brome Lane, Nashville, TN 37218

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantees that Grantor is lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind itself, its heirs and assigns, to and forever defend the title to said land to said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 10th day of May, 2013

Celebration Homes, LLC

By: _____
Corey Craig, Vice-President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared the within named **Corey Craig**, with whom I am personally acquainted, and who upon his oath, acknowledged himself to be the Vice-President of Celebration Homes, LLC, the bargainor, a Tennessee Limited Liability Company and that he as such Vice-President, being authorized so to do, executed the within instrument for the purpose therein contained by signing the same of the Company by himself as such Vice-President.

Witness my hand, at Brentwood, Tennessee, 10th day of May, 2013.

_____
NOTARY PUBLIC

My Commission Expires: 12-28-13

LINDA J. OTT
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY

EXHIBIT "A"

2013 Welcome Home Retention Language

The language below should be inserted into the Warranty Deed or as a Restrictive Covenant to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenant, the document must reference the Warranty Deed.

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.