This instrument prepared by & return to: Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 212
Nashville, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 28th day of March, 2014, by and between Robert Nixon and Michelle R. Nixon, husband and wife, party of the first part, and Donald Westmoreland and Jenee Westmoreland, husband and wife, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

see attached Exhibit A which is considered part of this deed of conveyance
see attached Exhibit B Legal Description

Being all or part of the same property conveyed to Robert Nixon and Michelle R. Nixon by virtue of that certain Quit Claim Deed dated October 24, 2008, at Instrument No. 20081030-0108188 in the Register's Office of Davidson County, Tennessee.

Robert Nixon executed this instrument on behalf of Michelle R. Nixon pursuant to Power of Attorney of record in Instrument No. 20140331-0026028, said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2014 Davidson **County real property taxes, being a lien not yet due and payable. This conveyance is subject to any and all existing restrictions of record in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.**

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Robert Nixon

Michelle R. Nixon by Robert Nixon, Attorney-In-Fact
Attorney-in-FACT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, Robert Nixon, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained. WITNESS my hand and official seal at office this 28th day of March, 2014.

Notary Public
My Commission Expires: 9-11-17

CARI ALLEN
STATE OF TENNESSEE NOTARY PUBLIC
COMM. EXP. 09-11-2017
DAVIDSON COUNTY

BILL GARRETT, Davidson County
Trans:T20140021133 DEEDWARR
Recvd: 03/31/14 09:10 4 pgs
Fees:23.00 Taxes:466.20
20140331-0026029

State of Tennessee)
County of Davidson)

On this 28th day of March, 2014, before me personally appeared Robert Nixon, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Michelle R. Nixon, and who acknowledged that he executed the same as the free act and deed of Michelle R. Nixon.

Notary Public
My Commission Expires: 9-11-17

CARI ALLEN STATE OF TENNESSEE NOTARY PUBLIC COMM. EXP. 09-11-2017 DAVIDSON COUNTY

Property Owner & Address:	Donald Westmoreland and Jenee Westmoreland
Tax Parcel No	04800010700
Property Address:	3640 Echo Lane Nashville, TN 37218
MAIL TAX BILLS TO:	Pinnacle Bank 150 3rd Avenue South Suite 900 Nashville, TN 37201
Firm File #:	20140216

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $126,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 28th day of March, 2014.

Notary Public

My Commission Expires: 9-11-17

CARI ALLEN STATE OF TENNESSEE NOTARY PUBLIC COMM. EXP. 09-11-2017 DAVIDSON COUNTY

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.

"EXHIBIT B"

Tract of land located in the 13th Civil District of Davidson County, Tenessee, more particularly described as follows:

BEGINNING at an iron pin in the mortherly margin of a 50' road known as Echo Lane, said point being the east end of the northeast return at the intersection of Echo Lane, and Homeland Drive, said Drive also being a 50' road, and running the following courier and distances as shown by a plat made by Turner Engineering Company, dated June 14, 1962; in a northwesterly direction around a 25' radius curve to the right a distance of 45.7 feet to an iron pin in the easterly margin of Homeland Drive; thence with the easterly margin of Homeland Drive around a 1662.3' radius curve to the left of a distance of 10.2 feet to an iron pin; thence in a northerly dierction with said easterly margin a distance of 265.0 feet to an iron pin; thence leaving said easterly margin and running in an easterly direction a distance of 323.8 feet to an iron pin, the northeast corner of the property herein described; thence in a southerly direction a distance of 215.0 feet to an iron pin in the northerly margin of said Echo Lane; thence with said northerly margin in a westerly direction a distance of 359.0 feet to an iron pin and the point of beginning, containing 2.08 acres, more or less, in accordance with a survey by Turner Engineering Company, dated June 14, 1962.