RETURN TO:
Realty Title & Escrow Co., Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20140030300 DEEDWARR
Recvd: 05/02/14 12:28 3 pgs
Fees:18.00 Taxes:415.33
20140502-0037413

Prepared by:
Realty Title & Escrow Company, Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

KAREN McCALLA NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $112,250.00

Affiant

Subscribed and sworn to before me, this 30th day of April, 2014.

Notary Public
My commission expires: April 18, 2015

02-1403-48944

Address of New Owner:	Send Tax Bills to:	Tax Information
Ben Stapp	Pinnacle Bank	173-05-0-A-183.00
1733 Red Jacket Drive	150 3rd Avenue South, Ste 900	
Antioch TN.37013	Nashville, TN 37201	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the. hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Laura Donnelly, unmarried, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Ben Stapp, unmarried, hereinafter called the Grantees, their successors 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 Unit No. 183, on the Plan of Barnes Crossing, as established by and shown as Exhibit "D" to the Master Deed of record in Instrument No. 20050721-0084791; re-recorded in Instrument No. 20050805-0092480; clarified in Instrument No. 20051114-0136938; and as amended in Instrument No. 20071227-0147998, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Jeremy R. Crawford and wife, Cheryl T. Crawford by deed from Ole South Properties, Inc., a Tennessee Corporation, dated April 20, 2006, recorded April 26, 2006, of record in Instrument No. 20060426-0047462, Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Laura Donnelly, an unmarried woman by deed from Jeremy R. Crawford and wife, Cheryl T. Crawford, dated May 31, 2012, recorded June 5, 2012, of record in Instrument No. 20120605-0049021, Register's Office for Davidson County, Tennessee.

See Attached Exhibit "A" for Welcome Home Retention Language.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1733 Red Jacket Drive, 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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 30th day of April, 2014.

Laura Donnelly

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Laura Donnelly, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged she executed the within instrument for the purposes therein contained.

Witness my hand in Brentwood, TN, this 30th day of April, 2014.

Notary Public
State of Tennessee at Large

My Commission expires
12/27/17

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.