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

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $144,000.00

Affiant

Subscribed and sworn to before me, this 12th day of May, 2014.

Notary Public
My commission expires: 7-3-17

Davidson County DEEDWARR
Recvd: 05/13/14 14:18 4 pgs
Fees:23.00 Taxes:532.80
20140513-0041007

02-1404-48965

Address of New Owner:	Send Tax Bills to:	Tax Information
Willie S. Ross 4405 Summertime Dr. Nashville TN 37207	Owner at property address	032-09-0-057.00

MEMORIE WHITE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

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, Bernadine T. Stone, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Willie S. Ross, an unmarried woman, 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 Lot No. 146, on the Plan of First Revision, Section One, Quail Ridge, of record in Book 6900, Page 300, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Bernadine T. Stone by deed from Celebrations Unlimited, Inc., dated February 27, 1992, recorded March 5, 1992, of record in Book 8566, Page 717, Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Bernadine T. Stone by Quitclaim Deed from Bernadine T. Stone-Oden, dated January 8, 2003, recorded February 5, 2003, of record in Instrument No. 20030205-0015844, Register's Office for Davidson County, Tennessee.

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 4405 Summertime Dr., Nashville, TN 37207

See attached Exhibit "A"

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 12th day of May, 2014.

Bernadine T. Stone

Bernadine T. Stone

STATE OF FL
COUNTY OF Brevard

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

Witness my hand at office, this 12th day of May, 2014.

Notary Public

My Commission expires: Jan 27, 2017

PAUL VACHRIS
Notary Public - State of Florida
My Comm. Expires Jan 27, 2017
Commission # EE 868843

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 and reside in this property as their primary residence 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.

Certificate of Authenticity

I, S.J. Beaubouef, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Tennessee

County of Davidson

Personally appeared before me, A.R. Turner, a notary public for this county and state, S.J. Beaubouef who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: A.R. TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN. My Commission Expires JUNE 21, 2015