WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF ~~DAVIDSON~~ Wilson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $107,000.00.

Jennifer A. Nations
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF MAY, 2014.

Notary Public

MY COMMISSION EXPIRES: 8-14-17
(AFFIX SEAL)

MARILYN C. NEWMAN
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

Y-AVE-14-2936

THIS INSTRUMENT WAS PREPARED BY

Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Jennifer A Nations	**FirstBank**	
(NAME)	(NAME)	**096-14-0-014.00**
2936 Lakeland Drive	**3500 Blue Lake Dr., Ste. 325**	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37214	**Birmingham, AL 35243**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, I/we **JUSTIN G. ELROD AND STEFFANI P. ELROD, MARRIED,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **JENNIFER A NATIONS, A SINGLE WOMAN** hereinafter called the Grantee(s), their heirs and assigns, that 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. 415 on the Plan of Clover Hill Section No. VII of record in Plat Book 2133, Page 92, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Justin G. Elrod and Steffani P. Elrod, husband and wife by deed from Jeannette Marzen, unmarried of record in Instrument No. 20100621-0048182 Register's Office for Davidson County, Tennessee, dated June 18, 2010 and recorded on June 21, 2010. (Value of consideration shown in aforementioned deed $105,900.00.)

This conveyance is subject to:
- Plan of record in Plat Book 2133, Page 92;
- Any and all existing easements and restrictions as shown of record not stated herein

***See Exhibit "A" attached herto and made a part thereof by this refernce**

This is **improved** property known as: **2936 Lakeland Drive, Nashville, Tennessee 37214**.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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.

BILL GARRETT, Davidson County
Trans:T20140039186 DEEDWARR
Recvd: 06/04/14 11:16 3 pgs
Fees:18.00 Taxes:395.90
20140604-0048330

Witness my/our hand(s) this the 30th DAY OF MAY, 2014.

Justin G. Elrod

Steffani P. Elrod

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JUSTIN G. ELROD AND STEFFANI P. ELROD, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 30th of May, 2014.

Notary Public
My Commission Expires: 3-6-18
(SEAL)

STATE OF TENNESSEE NOTARY PUBLIC MARY FRANCES RUDY DAVIDSON COUNTY MY COMMISSION EXPIRES 3-6-2018

RETURN TO:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

RETURN TO:
stewart title
13026 Lebanon Road
Suite 100
Mt. Juliet, TN 37122

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.