THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF WILLIAMSON
Bankers Title & Escrow Corp. 5107 Maryland Way, Ste. 115 Brentwood, TN 37027	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 172,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF JUNE, 2014. Notary Public MY COMMISSION EXPIRES: 3/25/18 (AFFIX SEAL)

BILL GARRETT, Davidson County
Trans: T20140047299 DEEDWARR
Recvd: 07/02/14 13:47 3 pgs
Fees: 18.00 Taxes: 636.40
20140702-0058374

KIM MURRAY NOTARY PUBLIC STATE OF TENNESSEE WILLIAMSON COUNTY

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kevin Brinsfield and Caitilin Smith	F & M BANK	MAP
5713 Murphywood Crossing	50 FRANKLIN ST.	PARCEL 164-13-0-178.00
Antioch, TN 37013	CLARKSVILLE TN 37040	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS. THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **Brian L. Rainer, a married man, joined by his spouse, Diana Silvia Rainer**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Kevin Brinsfield, a single man and Caitilin Smith, a single woman**

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS 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. 175 on the Plan of Final Plat Asheford Crossing Section Three of record in Plat Book 9700, Page 545, 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 Brian L. Rainer, an unmarried man by deed from Jefferson I. Ritchie and wife, Megan K. Ritchie of record in Instrument No. 20070426-0049906 Register's Office for Davidson County, Tennessee, dated April 19, 2007 and recorded on April 26, 2007.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

Diana Silvia Rainer joins in this conveyance for the purpose of conveying all right, title and interest she might have in and to the above described property as spouse of Brian L. Rainer.

This is () UNIMPROVED
(X) IMPROVED property known as **5713 Murphywood Crossing, 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 and assigns forever; and we do covenant with the said GRANTEES 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 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 our hand( ) this the 30th day of June, 2014.

Brian L. Rainer

DIANA SILVIA RAINER

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Brian L. Rainer** the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that he executed the within instrument of the purposes therein contained.

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

ROBERT M. LOFFI STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission expires: 5-3-16

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named the bargainor*, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that She executed the within instrument of the purposes therein contained.

* DIANA SILVIA RAINER

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

My Commission expires: 5-3-16

ROBERT M. LOFFI STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

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.