THIS INSTRUMENT PREPARED BY:
Glenn S. Macbeth, Attorney
Gateway Title Services, LLC
Suite 102 Stone Gate Corporate Center
1639 Medical Center Parkway
Murfreesboro, TN 37129

NAME AND ADDRESS OF NEW OWNERS:
Brian Pillar
2366 Una Antioch Pike
Antioch, TN 37013
SEND TAX BILLS TO:
Pinnacle Bank
150 3rd Avenue South, Ste 900
Nashville, TN 37201

BILL GARRETT, Davidson County
Trans:T20150044720 DEEDWARR
Recvd: 06/08/15 09:42 3 pgs
Fees:18.00 Taxes:296.00
20150608-0053307

WARRANTY DEED

(Map 149-00, Parcel 31.00)

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable consideration, the receipt of all of which is hereby acknowledged, we, the undersigned, **LIT DOUANGKESONE and wife, MANIVANH DOUANGKESONE**, hereinafter referred to as "Grantors", have bargained and sold and do hereby transfer and convey unto **BRIAN PILLAR, unmarried**, hereinafter referred to as "Grantee", his heirs and assigns forever, that certain property located and situated in Davidson County, Tennessee, and more particularly described as follows:

LAND located in Davidson County, Tennessee, being all of Tract No. 4 on the map of Subdivision of the Joe Wesley Jamison and Wife's Farm, not of record, described according to a mortgage loan inspection made by John Kohl & Company, PC, 400 7th Avenue South, Nashville, TN 37203, License #100, dated May 11, 1995, as follows: BEGINNING in the center of Una Antioch Pike at the Northwest corner of the lot conveyed to Elwood Brogdon by deed of record in Book 4456, page 933, Register's Office for said County; running thence North with the center of said Road, 4° 27' East 100 feet to the line between Lots No. 4 and 3 of said Map; thence with the line between said lots, South 82° 50' East 357 feet; thence South 1° 55' West 70 feet to the Northeast corner of the property conveyed to Elwood Brogdon by said deed; thence with the northerly line of said Brogdon property, North 88° 5' West 361 feet to the center of Una Antioch Pike, the point of beginning.

BEING the same property conveyed to Lit Douangkesone and wife, Manivanh Douangkesone, by Warranty Deed from U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-6, dated October 6, 2010, of record in Instrument 20101020-0083938, in the Register's Office of Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO any and all zoning and subdivision restrictions and regulations of the appropriate governmental body, together with any easements or right-of-ways for public roads and utilities.

This is improved property known as 2366 Una Antioch Pike, Antioch, TN 37013.

See Welcome Home Retention Language attached hereto as Exhibit "A".

TO HAVE AND TO HOLD the said real estate, together with all appurtenances, estate, title and interest belonging to the said Grantee, his heirs and assigns, forever.

Grantors covenant with the said Grantee that Grantors are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except as noted herein, and for the 2015 real property taxes which will be prorated at closing and paid by the Grantee.

Grantors further covenant and bind Grantors, their heirs and representatives, to warrant and forever defend the title to said real estate unto the said Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS OUR HANDS and signatures on this the 30th day of April, 2015.

LIT DOUANGKESONE
By Richard Birt Douangkesone, Attorney-in-Fact

MANIVANH DOUANGKESONE
Attorney-in-Fact

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

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

Witness my hand and official seal, this the 30th day of April, 2015.

Notary Public

My Commission Expires: ~~JUNE 17, 2018~~

(SEAL)

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Richard Birt Douangkesone, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument on behalf of Lit Douangkesone, and acknowledged that he executed the same as the free act and deed of the said Lit Douangkesone for the purposes therein contained.

Witness my hand and official seal, this the 30th day of April, 2015.

Notary Public

My Commission Expires: ~~JUNE 17, 2018~~

(SEAL)

AFFIDAVIT

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

I hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $80,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 30th day of April, 2015.

Notary Public

My commission expires: ~~JUNE 17, 2018~~

File No. PB150141

EXHIBIT "A"

Federal Home Loan Bank of Cincinnati
2015 Welcome Home Retention Language Acknowledgement

Borrower(s), 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, assignment of the first mortgage to the Secretary of HUD, 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 of the unit 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.

4/30/15