WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $105,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12TH DAY OF DECEMBER, 2003.

Notary Public

MY COMMISSION EXPIRES: .

(AFFIX SEAL)

SHELLY ABELL NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Shelly Abell
My Commission Expires
March 25, 2006

THIS INSTRUMENT WAS PREPARED BY
MICHAEL J. PHILBIN, P.C., 2021 Richard Jones Road, Suite 220, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Destiny B. Opitz	Capital Bank & Trust Company	135-16-B-117CO
(NAME)	(NAME)	
636 Flintlock Court	1820 West End Avenue	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37217	Nashville, TN 37203	
(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, Beazer Homes Corp., DBA Phillips Builders, a Tennessee Corporation, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Destiny B. Opitz, unmarried, 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 Unit No. 117 on the Plan of Woodridge at Nashboro Village of record in Instrument No: 20021120-0143949 Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.

BEING part of the same property conveyed to Beazer Homes Corp., doing business as Phillips Builders by deed from WDN Properties, Ltd., of record in Instrument No: 20020507-0056330 Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all existing restrictions and easements of record.

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) for 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 or refinancing of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale prior to the end of the Retention Period, an amount equal to a pro rata share of the direct 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 of the unit after deduction for sales expenses, unless the purchaser is a low- or moderate-income household as defined in the applicable Federal Housing Finance Board regulation for the AHP; and

(iii) In the case of a refinancing prior to the end of the Retention Period an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the occupying household has owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the refinancing, unless 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), (iii), and (iv) contained herein.

(iv) The obligation to repay Subsidy to the Bank shall terminate after my foreclosure.

unimproved ☐

This is improved ☒ property, known as 636 Flintlock Court, Nashville, TN 37217

(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

Davidson County DEEDWARR
Recvd: 12/17/03 15:14 2pgs
Fees:13.00 Taxes:388.50

20031217-0180114

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 my hand this 12th day of December, 2003.

Beazer Homes Corp., DBA Phillips Builders

By: Ruth Lyon, agent

Ruth Lyon, Agent

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Ruth Lyon with whom I am personally acquainted and who upon her oath acknowledged herself to be the Agent of the Beazer Homes Corp., DBA Phillips Builders, the within named bargainor, a corporation, and that she as such Agent being authorized to do so executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Ruth Lyon as such Agent.

Witness my hand and official seal at Nashville, Tennessee this 12th day of December, 2003.

Commission expires:

Notary Public

SHELLY ABELL NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

Shelly Abell
My Commission Expires
March 25, 2006