Box 5

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/06/04 08:33 2pgs
Fees:13.00 Taxes:452.88
20041206-0144519

J. WAYNE THOMAS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 24, 2005

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $122,400.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2ND DAY OF DECEMBER, 2004.

Notary Public

MY COMMISSION EXPIRES: .
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Advantage Title & Escrow, 3354 Perimeter Hill Dr. Ste. 142, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Fernando Correa	Southeast Financial C.U.	175-4-3
(NAME)	(NAME)	
4600 Rockland Trail	444 James Robertson Pkwy.	
(ADDRESS)	(ADDRESS)	
Antioch, Tennessee 37013	Nashville, TN 37219,	
(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, William J. Mroz, unmarried, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Fernando Correa and wife, Elsa Perez, 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:

Being Lot No. 53 on the Plan of Hickory Woods Estates, Section A, of record in Plat Book 6900, Page 511, as corrected by Surveyor's Certificate of Correction (to reflect a change of street name) of Record in Book 7582, Page 167, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to William J. Mroz, unmarried, by deed of record in Book 10517, Page 62, Register's Office for Davidson County, Tennessee.

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

This instrument is executed on behalf of William J. Mroz by Carolyn Adcock as his Attorney In Fact pursuant to recorded Power of Attorney of record in Instrument No. 20041206-0144518 in the Register's Office for Davidson County, Tennessee.

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. 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.

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 purchase is a low-or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP, and

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 the 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.

The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.

unimproved ☐

This is improved ☒ property, known as 4600 Rockland Trail, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 2nd day of December, 2004.

William J. Mroz by
Carolyn Adcock Atty In Fact
William J. Mroz

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this the 2nd day of December, 2004, before me personally appeared Carolyn Adcock, the person who executed the foregoing instrument on behalf of William J. Mroz and who acknowledged that she executed the same as the free act and deed of the said William J. Mroz, through Power of Attorney granted her by the said William J. Mroz.

Witness my hand and official seal at Nashville, Tennessee this 2nd day of December, 2004.

Commission expires: 5/30/07

KRYSTIN T. HEDGE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires MAY 30, 2007