Box 5

WARRANTY DEED

PAIGE B. MAYERCIK NOTARY PUBLIC AT LARGE RUTHERFORD CO., TN

MY COMMISSION EXPIRES: MAY 23, 2006

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $122,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29TH DAY OF DECEMBER, 2004.

Paige B. Mayercik
Notary Public

MY COMMISSION EXPIRES: May 23, 2006.
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Jack Case Wilson Title Associates, LLC
103 Maple Street
Smyrna, Tennessee 37167

r-1885

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Cesar Butron	Southeast Financial Credit Union	176-01-0-006.00
(NAME)	(NAME)	
4626 Rockland Trail	444 James Robertson Parkway	
(ADDRESS)	(ADDRESS)	
Antioch, TN 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, I, Caroline R. Terry, unmarried, HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Cesar Butron and wife, Maria Ramirez, 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. 19 on the Plan of Hickory Woods, Section A of record in Plat Book 6900, page 511, Register's Office for said County, to which reference is made for a more complete description.

BEING all of the same property conveyed to Caroline R Terry, unmarried by Warranty Deed from W. L. Bainbridge, Inc. dated 3/27/98 of record in Book 10859, Page 801, Register's Office for Davidson County, Tennessee.

See also addendum attached to deed.

THIS CONVEYANCE IS SUBJECT TO: 1) Current years taxes which have been prorated and assumed by the Grantee(s); 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 government and zoning regulations.

unimproved ☐

This is improved ☒ property, known as 4629 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 I do covenant with the said GRANTEES that I am 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 I do further covenant and bind myself, my 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 29th day of December, 2004.

Caroline R. Terry
Caroline R. Terry

Davidson County DEEDWARR
Recvd: 01/03/05 11:12 3 pgs
Fees:18.00 Taxes:451.40

20050103-0000350

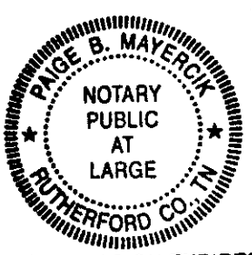
STATE OF TENNESSEE

COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Caroline R. Terry the bargainor (s), 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 at Smyrna, Tennessee this 29th day of December, 2004.

Commission expires: May 23, 2006



MY COMMISSION EXPIRES:
MAY 23, 2006

Paige B. Mayercik Notary Public

RETURN TO:

Jack Case Wilson Title Associates, LLC
103 Maple Street
Smyrna, Tennessee 37167

Addendum to Deed:

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.

(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 regulations 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 any foreclosure.