Box 5

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $142,400.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28TH DAY OF JANUARY, 2005.

Notary Public

MY COMMISSION EXPIRES: .

(AFFIX SEAL)

J. WAYNE THOMAS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 24, 2005

Davidson County DEEDWARR
Recvd: 02/01/05 10:55 3 pgs
Fees:18.00 Taxes:526.88

20050201-0011580

THIS INSTRUMENT WAS PREPARED BY
Jack Case Wilson Title Associates, LLC
204 Rivergate Parkway
Goodlettsville, Tennessee 37072

H-2014

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Marco A. Zarate	Southeast Financial F.C.U.	149-02-0 040.00
(NAME)	(NAME)	
5012 Oakwood Forest Drive	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, WE, Rita Melton, an unmarried woman, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Marco A. Zarate, and Sandra C. Ramirez, Husband and Wife, 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. 33, on the plan of Phase One Oakwood Subdivision, as shown on plat of record in Plat Book 6900, Page 935 as amended in Instrument # 20041118-0138855 in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Rita Melton, a married person, by Warranty Deed from Amanda Beth Alexander Davenport, a married person, of record in Instrument # 20020313-0031600 Register's Office for Davidson County, Tennessee.

See addendum to Deed recorded herewith regarding FHLB retention requirements.

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 5012 Oakwood Forest Drive, 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.

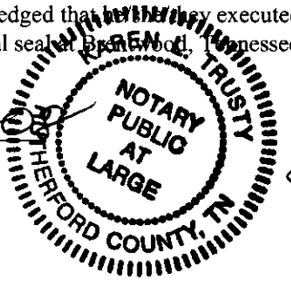
Witness my hand this 28th day of January, 2005.

Rita Melton

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 Rita Melton, an unmarried woman, the bargainor(s), with whom I am personally acquainted for proved to me on the basis of satisfactory evidence, and who acknowledged that [illegible] they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 28th day of January, 2005.

Commission Expires: 6-22-08



Notary Public

RETURN TO:

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.