File Box 8

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $117,000.00

Affiant

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

Notary Public

MY COMMISSION EXPIRES: .

(AFFIX SEAL)

DEBRA MANN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 24, 2007

Davidson County DEEDWARR
Recvd: 05/02/05 12:30 2 pgs
Fees:13.00 Taxes:432.90

20050502-0048483

THIS INSTRUMENT WAS PREPARED BY
Bicentennial Title & Escrow, 2280 Metrocenter Blvd., Suite 300, Nashville, TN 37228

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Shirley Bell	Shirley Bell	092-06-0 627.00
(NAME)	(NAME)	
737 25th Avenue North	737 25th Avenue North	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37208	Nashville, TN 37208	
(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, Kevin Hemphill, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Shirley Bell, an unmarried person, 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:

SEE ATTACHED EXHIBIT A

unimproved ☐

This is improved ☒ property, known as 737 25th Avenue North, Nashville, TN 37208

(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 April, 2005.

Kevin Hemphill

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public for said county and State, Kevin Hemphill, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 28th day of April, 2005.

Witness my hand and official seal at Nashville, Tennessee this.

Commission expires:

DEBRA MANN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 24, 2007

Notary Public

EXHIBIT A

Land in Davidson County, Tennessee, being the southerly 40 feet of Lot No. 23 on the Map of Buchi's Subdivision of Lot No. 20 of McNairy Subdivision, as of record in Book 421, Page 66, Register's Office for said County.

Said part of said lot fronts 40 feet on the westerly side of 25th Avenue North, formerly Foster Street, and runs back westerly between parallel lines, 153-1/3 feet, more or less, to an alley.

Being the same property conveyed to Kevin Hemphill, by deed from Henry W. Wilson, trustee of The Wilson Family Trust, executed on January 11, 2005 and filed for record on January 19, 2005, in Instrument No. 20050119-0006817, Register's Office for Davidson County, Tennessee.

Welcome Home Deed Restriction

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 purchaser 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 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.