Book 5

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 05/23/06 11:01 3 pgs
Fees:18.00 Taxes:584.60
20060523-0060385

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $158,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th day of May, 2006.

Notary Public

MY COMMISSION EXPIRES: 9/20/08

AFFIX SEAL

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Lighthouse Title and Escrow, LLC, 301 S Perimeter Park, Suite 212, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Juan Jose Rivera	Southeast Financial F.C.U.	149-02-0/108.00
(NAME)	(NAME)	
2204 Oak Barrel Lane	444 James Robertson Pkwy.	
(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, **Michael L. Croom, II and wife, Cheryl L. Croom**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Juan Jose Rivera, a married man**, 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. 12, on the Plan of Oakwood Subdivision, Section One, Phase Three, as of record in Book 7900, page 268, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Michael L. Croom II and wife, Cheryl L. Croom by Warranty Deed from Bryan C. Lewis and wife, Endia V. Mason n/k/a Endia V. Lewis dated February 16, 1999 and filed for record in Book 11351, page 351, Register's Office for Davidson County, Tennessee.

Subject to any and all matters as shown on the Plan of Record in Plat Book 7900, page 218, Register's Office for Davidson County, Tennessee.

Subject to any and all easements and restrictions of record in the Register's Office for Davidson County, Tennessee.
See FHLB Retention Addendum incorporated herein.
This conveyance is subject to any and all zoning regulations, building restrictions and setback lines if any and all easements for public utilities.

The 2006 County Taxes have been prorated and assumed by the Grantee.

unimproved ☐
This is improved ☒ property, known as 2204 Oak Barrel Lane, 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 our hands this19th day of May, 2006.

Michael L. Croom II

Cheryl L. Croom

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me the undersigned, a Notary Public in and for said County and state, the within named Micahel L. Croom and Cherly L. Croom the bargainor (s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 19th day of May, 2006.

Commission expires:

3/15/08

~~Tabatha Edwards~~ Notary Public

Judith C. Jacobs



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.

JJR