BILL GARRETT, Davidson County
Trans:T20090059738 DEEDWARR
Recvd: 09/01/09 09:33 3 pgs
Fees:18.00 Taxes:388.50
20090901-0081860

BOX 10-A

RANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $105,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF AUGUST, 2009.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

AMY ADAMS GOWAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 22, 2010

THIS INSTRUMENT WAS PREPARED BY
Premier Escrow, LLC, 4301 Hillsboro Road, Suite 300, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Alfreda L. Jones	Fifth Third Mortgage	Map 76-5
(NAME)	(NAME)	
633 Debbie Drive	5050 Kingsley Drive	Parcel 86
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076	Cincinnati, Ohio 45263	
(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, **CAROLYN WOOD, MARRIED,** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **ALFREDA L. JONES, UNMARRIED,** 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. 88 on the Plan of Hidden Hill of record in Plat Book 4860, page 43, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to William Wood, married, by deed dated March 2, 2009 from Ysondra Eston, unmarried, of record in Instrument #20090303-0018762, said Register's Office. William Wood, a married man, conveyed his interest in said property to Carolyn Wood, married, by Quitclaim Deed of record in Instrument #20090303-0018763, said Register's Office.

This conveyance is subject to (a) 2009 real property taxes; (b) all matters appearing on the plan of record in Book 4860, page 43, said Register's Office; and (c) restrictive covenants of record in Book 4938, page 337, said Register's Office.

This conveyance is subject to the restrictive covenants shown in Exhibit "A" attached hereto.

This is investment property of the Grantor herein and has never been her marital residence.

unimproved ☐

This is improved ☒ property, known as 633 Debbie Drive, Hermitage, Tennessee 37076
(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 August, 2009.

Carolyn Wood

Carolyn Wood

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 Carolyn Wood, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 28th day of August, 2009.

Commission expires:

Amy Adams Gowan

Notary Public

AMY ADAMS GOWAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 22, 2010

EXHIBIT "A"

Federal Home Loan Bank of Cincinnati
Retention Language for projects
that receive Welcome Home funds.

The language below should be inserted into the Warranty Deed or as a Restrictive Covenant to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or attachment.

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, refinancing, foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP 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 or refinancing of the unit; unless:

(A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;

(B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or

(C) Following a refinancing, 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), and (iii) contained herein.

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