WARRANTY DEED

File #09071625

Vanessa E. Allen
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $95,000.00

X Reba L Foxall
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd day of September, 2009.

Vanessa E. Allen
Notary Public

MY COMMISSION EXPIRES: 7/18/2010
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Biltmore Title, LLC
1418 Kensington Sq. Ct. Bldg F
Murfreesboro, TN 37130

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Reba L. Foxall, unmarried	Pinnacle National Bank	164-16-0-A-103.00CO
(NAME)	(NAME)	
1612 Soulshine Place	211 Commerce Street, Suite 300	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Nashville, TN 37201	
(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/WE, **Michele R. Stephens, now known as Michele R. Finklin** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Reba L. Foxall, 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:

Being Lot No. 67, on the plan of Section Four, Meadow Woods, as the same appears of record in Instrument No. 20010605-0058115, Register's office for Davidson County, Tennessee, to which plat specific reference is hereby made for a more particular description.

Being the same property conveyed to Michele R. Stephens, now known as Michele R. Finklin by deed from Jerry Butler Builders, LLC, dated 2/15/02, of record in Instrument No. 20020222-0023295, said Register's Office.

See attached "addendum".

This conveyance is subject to: Any and all matters as set forth in the plat of record in Instrument No. 20010605-0058115, said Register's Office; Restrictive Covenants as of record in Book 10666, Page 748, Book 10788, Page 10 and Instrument No. 20010911-0098356, said Register's Office.

unimproved ☐
This is improved ☒ property, known as 1612 Soulshine Place, 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.

BILL GARRETT, Davidson County
Trans:T20090066420 DEEDWARR
Recvd: 09/30/09 09:23 3 pgs
Fees:18.00 Taxes:351.50
20090930-0090612

Witness our hands this 23rd day of September, 2009.

Michele R. Finklin

Michele R. Finklin

STATE OF TENNESSEE

COUNTY OF RUTHERFORD

Before me, the undersigned Notary Public of the state and county aforesaid, personally appeared Michele R. Finklin with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at this 23rd day of September, 2009.

Commission expires:

7-18-2010

Vanessa E. Allen

Notary Public

Vanessa E. Allen STATE OF TENNESSEE NOTARY PUBLIC Rutherford County

RETURN RECORDED DOCUMENTS TO:

Biltmore Title, LLC
1418 Kensington Sq. Ct. Bldg. F
Murfreesboro, TN 37130

ADDENDUM TO WARRANTY DEED

Federal Home Loan Bank of Cincinnati
Retention Language for projects that receive American Dream Homeownership Challenge 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.

Grantee(s) in this deed, for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's American Dream Homeownership Challenge in order to finance in part the acquisition of the property described in this deed, shall not convey any interest in such property to a third party and shall reside in such property as the primary residence of such grantee(s) for a period of three (3) years (the "Retention Period") following the date of recording of this deed in the public office for recording deeds in the county in which such property is located.

a) Such grantee(s) shall notify in writing the Federal Home Loan Bank of Cincinnati, the mailing address of which is P.O. Box 598, Cincinnati, OH 45201-0598, following any of the following events occurring prior to the end of the Retention Period: (i) such grantee(s) convey all or a part of the interests in such property to a third party, including through foreclosure; (ii) such grantee(s) refinances the debt that grantee(s) incurred to finance acquisition of such property that is secured by a mortgage or deed of trust of such property; or (iii) such grantee(s) cease occupying such property as the principal residence of such grantee(s).

b) If any of the events described in (a) (i) or (a) (ii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati from any net proceeds realized an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is thirty-six (36).

c) If the event described in (a) (iii) hereof occurs prior to the end of the Retention Period, such grantee(s) shall pay to the Federal Home Loan Bank of Cincinnati an amount equal to the product of the amount of the direct subsidy funds that such grantee(s) received and a fraction, the numerator of which is the number of months remaining in the Retention Period from such recording of this deed, and the denominator of which is thirty-six (36).

d) The obligation of such grantee(s) to repay direct subsidy funds to the Federal Home Loan Bank of Cincinnati shall terminate after any foreclosure sale of such property.

Revised 030107