BILL GARRETT, Davidson County
Trans:T20120025366 DEEDWARR
Recvd: 04/09/12 09:33 2 pgs
Fees:13.00 Taxes:351.50
20120409-0029679

State of Tennessee
County of Sumner
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $95,000.00

Lori Bevis

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF March, 2012.

Notary Public

MY COMMISSION EXPIRES: 9-19-12

DAVID KIMBROUGH STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

This instrument prepared by:
Freedom Title Services, LLC, 109 Hazel Path, Suite 2, Hendersonville, TN 37075

| ADDRESS NEW OWNER(S) AS FOLLOWS | SEND TAX BILLS TO: | MAP/PARCEL |
|---|---|---|
| MATTIE PARKER | New Owner | 026-13-0/008.00 |
| (NAME) 427 MOSS TRAIL | (NAME) | |
| (ADDRESS) GOODLETTSVILLE, TN 37072 | (ADDRESS) | |
| (CITY) (STATE) (ZIP) | (CITY) (STATE) (ZIP) | |

# WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEGED, WE, REBECCA PAGE HARDCASTLE HOWARD, EDDIE LEWIS HARDCASTLE AND FREDDIE ODELL HARDCASTLE, HEREINAFTER CALLED GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO MATTIE PARKER, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

**BEING LOT NO. 2 ON THE PLAN OF GOODLETTSVILLE HEIGHTS, SECTION NO. 2, AS OF RECORD IN BOOK 1424, PAGES 120 AND 121, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT NO. 52 FRONTS 65 FEET ON THE SOURHTERLY SIDE OF MOSS TRAIL ROAD AND RUNS BACK 324.8 FEET ON THE EASTERLY LINE AND 382.2 FEET ON THE WESTERLY LINE TO A DEED LINE, MEASURING 132.5 FEET THEREON.**

**BEING THE SAME PROPERTY CONVEYED TO HUBERT WATERMAN HARDCASTLE AND WIFE ALTIE HARDCASTLE BY DEED DATED APRIL 10, 1952, OF RECORD IN BOOK 2042, PAGE 551, SAID REGISTER'S OFFICE.**

**HUBERT WATERMAN HARDCASTLE DIED ON JANUARY 9, 1962 AND ALTIE HARDCASTLE DIED ON MAY 2, 2008.**

**BETTY CAROL HARDCASTLE, REBECCA PAGE HARDCASTLE HOWARD, EDDIE LEWIS HARDCASTLE AND FREDDIE ODELL HARDCASTLE WERE THE LEGAL HEIRS OF ALTIE HARDCASTLE AS SHOWN BY AFFIDAVIT OF HEIRSHIP OF RECORD IN RECORD BOOK *_____, PAGE _____, SAID REGISTER'S OFFICE.** * 20120409-0029677

**BETTY CAROL HARDCASTLE DIED ON JULY 17, 2008. REBECCA PAGE HARDCASTLE HOWARD, EDDIE LEWIS HARDCASTLE AND FREDDIE ODELL HARDCASTLE WERE THE LEGAL HEIRS TO THE PROPERTY OF BETTY CAROL HARDCASTLE AS SHOWN BY THE AFFIDAVIT OF HEIRSHIP OF RECORD IN RECORD BOOK **____, PAGE _____, SAID REGISTER'S OFFICE, AND ARE THE OWNERS OF ALL OF THE INTEREST IN THE ABOVE REFERENCED PROPERTY.** ** 20120409-0029678

**This is improved property, known as 427 MOSS TRAIL, GOODLETTSVILLE, TN 37072.**

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 in this property 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, conveyance by deed in lieu of 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 or conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

TO HAVE AND TO HOLD the said tract or parcel of land, with appurtenances, estate, title, and interest thereto belonging to said Grantees. Grantors covenant with Grantees that they are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered, except for current taxes, and restrictions and easements of record.

GRANTORS further covenant and bind themselves, their heirs, successors, and representatives to warrant and defend the title to the said land to Grantees, their heirs, successors, and assigns against the lawful claims of all persons whatsoever.

Witness our hands this 30th day of March, 2012.

Rebecca Page Hardcastle Howard
REBECCA PAGE HARDCASTLE HOWARD

Eddie Lewis Hardcastle
EDDIE LEWIS HARDCASTLE

Freddie Odell Hardcastle
FREDDIE ODELL HARDCASTLE

STATE OF TENNESSEE
COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned authority, REBECCA PAGE HARDCASTLE, EDDIE LEWIS HARDCASTLE AND FREDDIE ODELL HARDCASTLE, with whom I am personally acquainted, and made oath that they executed the foregoing instrument as a free act and deed and for the purposes therein contained.

DONE at offices in Hendersonville, Tennessee, on this the 30th day of March, 2012.

NOTARY PUBLIC
My commission expires: 9-18-12

DAVID KIMBROUGH
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY