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| THIS INSTRUMENT PREPARED BY:<br>FAITH TITLE AND ESCROW, INC.<br>2823 HWY 31W; SUITE 450<br>WHITE HOUSE, TN 37188<br><br>FILE NO. 13978 | STATE OF TENNESSEE<br>COUNTY OF DAVIDSON<br><br>The actual consideration or value, whichever is greater, for the transfer is $139,900.00.<br><br>Affiant<br>Subscribed and sworn before me, this 29th day of March, 2013.<br><br>Notary Public<br>My Commission Expires: 8/28/16 |

PATRICIA NICHOLLS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

BILL GARRETT, Davidson County
Trans:T20130026433 DEEDWARR
Recvd: 04/02/13 10:35 2 pgs
Fees:13.00 Taxes:517.63
20130402-0032237

# WARRANTY DEED

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| Address New Owner:<br>RUFUS Z. JONES<br>1804 APPLE VALLEY CIRCLE<br>NASHVILLE, TN 37207 | Send Tax Bills To:<br>First Community Mortgage, Inc.<br>275 Robert Rose Dr<br>Murfreesboro, TN 37129 | Tax Information:<br>Map/Parcel:<br>050-03-0-B/189.00 |

**FOR AND IN CONSDERATION** of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid and other good and valuable considerations, the receipt of which is hereby acknowledged, **CHRISTOPHER R. HOUSTON, A MARRIED MAN** ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **RUFUS Z. JONES, UNMARRIED**, ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in DAVIDSON County, Tennessee, more particularly described as follows:

LAND in Davidson County, Tennessee, Being Lot No. 102, on the Plan of Amended Mulberry Downs, Phase 1B, of record in Book 7900, Page 818, Register's Office for said County, reference to which is hereby made for a more complete and accurate description.

Being the same property conveyed to Christopher R. Houston from JPMC Specialty Mortgage, LLC by Special Warranty Deed dated the 10th day of September, 2009, of record in Instrument Number 20091016-0096146, Register's Office for Davidson County, Tennessee.

This is improved property known as 1804 APPLE VALLEY CIRCLE, NASHVILLE, TN 37207.

Tamika Houston, wife of Christopher R. Houston, joins in this conveyance for the purpose of conveying any interest, marital or otherwise in said property.

**TO HAVE AND TO HOLD** said real estate, with the appurtenances, estate, title and interest thereto belonging to Grantees, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current taxes, and restrictions and easements of record. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantees, its successors, heirs and assigns against the lawful claims of all persons whatsoever.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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.

**IN WITNESS WHEREOF,** Grantor has executed this instrument on this 29th day of March, 2013.

**CHRISTOPHER R. HOUSTON**

**TAMIKA D. HOUSTON**

STATE OF TENNESSEE
COUNTY OF ROBERTSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, **CHRISTOPHER R. HOUSTON AND TAMIKA D. HOUSTON,** known to me or satisfactory proved to be the person(s) whose name(s) he/she/they subscribed to the within instrument and who acknowledge that he/she/they executed the same for the purposed therein contained.

Witness my hand, at office, this 29th day of March, 2013.

Notary Public
My Commission Expires: 10/21/13

JENNIFER QUINN
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY