BILL GARRETT, Davidson County
Trans:T20130042950 DEEDWARR
Recvd: 05/22/13 15:00 3 pgs
Fees:18.00 Taxes:388.50
20130522-0051921

Warranty Deed

Rachel Neal STATE OF TENNESSEE NOTARY PUBLIC Davidson County	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 17th day of May, 2013. Notary Public My commission expires: 07/08/13

THIS INSTRUMENT WAS PREPARED BY
WAGON WHEEL TITLE
202 SOUTH 11TH STREET
NASHVILLE, TN 37206
615.650.5100

Address of New Owner(s) as follows:	Send Tax Bills To:	Map/Parcel Numbers:
Lauren W. Grisham	New Owner	
913 Emmett Ave.		083-01-0214.00
Nashville, TN 37206		

FOR AND IN CONSIDERATION OF THE SUM OF ONE DOLLAR ($1.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **KIMBERLY A. TAYLOR, UNMARRIED** HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **LAUREN W. GRISHAM, A SINGLE WOMAN,** HEREINAFTER CALLED THE GRANTEE(S), HIS/HER/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. 18 on the Plan of J.G. Grissim's Grand Avenue Addition in East Nashville of record in Plat Book 974, Page 35, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Kimberly A. Taylor by deed from Teresa Bamford and Robin Wheeler of record at Instrument No. 20061208-0151875, Register's Office for Davidson County, Tennessee, dated November 30, 2006, recorded December 8, 2006.

This conveyance is subject to all restrictions, easements and planning documents of record, and current year's taxes and subsequent years, a lien not yet due and payable.

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.

This is improved property known as 913 Emmett Ave., Nashville, TN 37206.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging, to the said GRANTEE(S), his/her/their heirs and assigns forever; and I/we do covenant with the said GRANTEE(S) that I/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 I/we do further covenant and bind myself/ourselves, my/our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons whomsoever.

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

WITNESS MY/OUR HANDS EFFECTIVE AS OF THE 17th day of May, 2013.

Kimberly A. Taylor

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for the County and State, the within named Kimberly A. Taylor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal this 17th day of May, 2013.

Notary Public

STEVEN T. MORRIS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 8 2013