Davidson County DEEDWARR
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Fees:23.00 Taxes:436.60
20140328-0025851

This instrument prepared by & return to: Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 212
Nashville, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 27th day of March, 2014, by and between Debra Edwards and Reginald Edwards, Married, party of the first part, and Reginald B Edwards II, Unmarried, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

BEING Lot Nos. 5 and 6 of Block 29 on the Plan of Fisk University Place of record in Book 421, Pages 4 and 5, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description. (Legal description taken from prior deed.)

Being all or part of the same property conveyed to Deborah Edwards and Reginald Edwards by virtue of that certain Warranty Deed dated May 24, 2013, at Instrument No. 20130529-0053924 in the Register's Office of Davidson County, Tennessee.

Being the same property previously conveyed to Peggy A. Harding by virtue of Warranty Deed dated August 30, 1995 at Book 9782, Page 510 in the said Register's Office.

Warranty Deed is subject to Exhibit "A: Welcome Home Retention Language Acknowledgement

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2014 Davidson **County real property taxes, being a lien not yet due and payable. This conveyance is subject to any and all existing restrictions of record in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.**

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written

Debra Edwards

Reginald Edwards

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, Debra Edwards and Reginald Edwards, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 27th day of March, 2014.

Notary Public

My Commission Expires: _____

Property Owner & Address: Reginald B Edwards II

Regionald B Edwards II
903 32nd Ave N, Nashville TN 37209

Tax Parcel No 09205020800

Property Address: 903 32nd Ave N
Nashville, TN 37209

MAIL TAX BILLS TO: Owner at Property Address

903 32nd Ave N, Nashville TN 37209

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $118,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 27th day of March, 2014.

Notary Public

My Commission Expires: _____

EXHIBIT "A"

FEDERAL HOME LOAN BANK OF CINCINNATI

2014 Welcome Home Retention Language Acknowledgement for FHA Loans

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.

Reginald B Edwards II

Certificate of Authenticity

I, A Turner, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Tennessee

County of Davidson

Personally appeared before me, Cari Allen, a notary public for this county and state, A Turner who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

CARI ALLEN
STATE OF TENNESSEE NOTARY PUBLIC
COMM. EXP: 11-4-13
DAVIDSON COUNTY

My Commission Expires: 11-4-13.