WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20140024586 DEEDWARR
Recvd: 04/11/14 09:55 3 pgs
Fees:18.00 Taxes:442.15

20140411-0030414

ATT VIXAYVONG
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD

MY COMMISSION EXPIRES: 11/18/17

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $119,500.00

Barrengland
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st day of March, 2014.

Notary Public

MY COMMISSION EXPIRES: _____

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, PC
Stewart Title Company Tennessee Division, 5107 Maryland Way, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Mee Reh	FIRST COMMUNITY MTG.	16205017600
(NAME)	(NAME)	
269 Delvin Court	275 ROBERT ROSE DR.	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	MURFREESBORO, TN 37219	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, I, **Barry Gunnels , a single man**, hereinafter called the GRANTOR(S), has bargained and sold, and by these presents do transfer and convey unto **Mee Reh and Pay Mo , husband and wife,**, hereinafter called the GRANTEE(S), their heirs and/or 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. 39, on the plan of Section Two, Fair Oaks of record in Plat Book 4460, Pages 52 and 53, said Register's Office, to which plan reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Barry Gunnels, a single man by Warranty Deed dated 10/22/2012 from Linda Gunnels Peyton f/k/a Linda L. Gunnels, married of record in Instrument 201210240097526, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

All matters as set forth per Plat Book 4460, Page 52 and Plat Book 4460, Page 53, said Register's Office.
Protective Covenants of record in Book 4556, Page 718, said Register's Office.
County of Davidson taxes for the year 2014 and subsequent years, a lien not yet ascertainable, due or payable.

SEE EXHIBIT "A"

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☑ property, known as 269 Delvin Court, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

File No.: 01288-19702
SMG TN Warranty Deed

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), their heirs and/or assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), their heirs and/or 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.

Witness my hand this 27th day of March, 2014.

Barry Gunnels

State of Tennessee
County of Williamson

Personally appeared before me Barry Gunnels, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for purposes therein contained.

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

Notary Public
My Commission Expires: 10/30/16



RETURN TO:
Stewart Title Company Tennessee Division
5107 Maryland Way
Brentwood, TN 37027

Exhibit "A"

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.