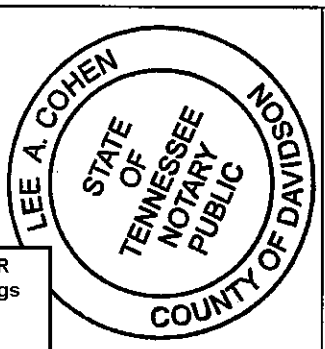


Davidson County DEEDWARR
Recvd: 04/14/14 09:50 4 pgs
Fees:23.00 Taxes:740.00
20140414-0030859

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS **$200,000.00**

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE **11TH** DAY OF **APRIL, 2014.**

Notary Public

MY COMMISSION EXPIRES: **MAY 5, 2015**

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
COHEN & COHEN, ATTORNEYS AT LAW, 4908 CHARLOTTE AVENUE, NASHVILLE, TN 37209

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
SHERZAD YASIN	**BANK OF TENNESSEE**	**109-01-0A-050.00CO**
(NAME)	(NAME)	
3904 LAKERIDGE RUN	**301 EAST CENTER STREET**	
(ADDRESS)	(ADDRESS)	
NASHVILLE, TN 37214	**KINGSPORT, TN 37660**	
(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 CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, **WE, JILL H. JONES, FORMERLY KNOWN AS JILL H. OLSON A/K/A JILL S. OLSON, AND HUSBAND, ALLEN L. JONES** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DOES TRANSFER AND CONVEY UNTO **SHERZAD YASIN AND HALAT SABAN JABBAR, HUSBAND AND WIFE,** HEREINAFTER CALLED THE GRANTEES, 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. 58, on the plan of Phase Two, Lakeridge, of record in Plat Book 9700, page 114, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Robert S. Olson and wife, Jill H. Olson, from Frank Batson Homes, Inc., by deed dated November 15, 1996 of record in Book 10265, page 166, Register's Office for Davidson County, Tennessee. Being further conveyed to Jill S. Olson by Quitclaim Deed from Robert S. Olson dated December 12, 2000, of record in Instrument No. 20001206-0120063, said Register's Office.

Grantee/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. Exh. 'b.t "A"

This conveyance is subject to all matters as shown on the Plan of record in Plat Book 9700, page 114, said Register's Office; Easement of record in Book 10670, page 720, said Register's Office; Declaration of Covenants, Conditions, and Restrictions for Lakeridge, of record in Book 9669, page 715, said Register's Office, and any and all easements, restrictions, and conditions of record which may affect said property in the Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved(**X**) property, known as **3904 LAKERIDGE RUN, NASHVILLE, TN 37214**
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and 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 our hands this 11th day of April, 2014.

JILL H. JONES

ALLEN L. JONES

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Jill H. Jones and husband, Allen L. Jones**, the bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 11th day of April, 2014.

My commission expires: **May 5, 2015**

Notary Public

LEE A. COHEN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

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.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Sherzad Yasin		4-11-14
Homebuyer Printed Name	Homebuyer Signature	Date
Halat Saban Jabbar		4-11-14
Homebuyer Printed Name	Homebuyer Signature	Date

Damon v. Allen
Federal Home Loan Bank of Cincinnati

CERTIFIED FOR REMOTE FILING:

I, Michael J. Mills, 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.

Michael J. Mills, attorney at law

State of Tennessee:
County of Davidson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Michael J. Mills, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself/herself to be the named person, and that he/she executed the foregoing instrument for the purposes therein contained.

Notary Public James C. Smith
My Commission Expires: March 3, 2015

