Return To:

**Send Tax Statements To:**
New Owner

This Instrument Prepared By:
JOHN G. MITCHELL, III
Attorney at Law
1535 W. Northfield Blvd., Unit 16
Murfreesboro, TN 37129

**Name and Address of New Owner:**
Dorothy J. English
2137 Pine Glen Court
Antioch, TN 37013

From Information Furnished By

**Map and Parcel** 164-1-A/328CO

**STATE OF TENNESSEE** )
)
**COUNTY OF DAVIDSON** )

**WARRANTY DEED**

FOR AND IN CONSIDERATION 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, the undersigned, **AMNON SHRIEBMAN AND JOHN FLOYD**, have this day bargained and sold and does hereby transfer and convey unto, **DOROTHY J. ENGLISH, A SINGLE PERSON,** her heirs and assigns, forever, that certain parcel of real estate located in Davidson County, State of Tennessee, within the corporate limits of the City of Antioch, and being described as follows, to-wit:

Being all of Lot No. 278, on the plan of Village Six, Summerfield, according to plat and survey appearing of record in Instrument Number 20060928-0120376, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Amnon Shriebman and John Floyd, Tenants in Common, by Successor Trustee's Deed executed by Joseph R. Prochaska, as Successor Trustee, dated December 30, 2009, appearing of record in Instrument Number 20091231-0118928, of the Register's Office of Davidson County, Tennessee.

This conveyance is made subject to Declaration of Restrictive Covenants and Homeowners' Association contained in instrument of record in Book 11588, page 484, Book 11669, page 376, Instrument Number 20010308-0021946, Instrument Number 20010504-0046260, Instrument Number 20030527-0071168, Instrument Number 20051103-0133360; Instrument Number 20050317-0029621; Instrument Number 20051103-0133359; Instrument Number 20060724-0089079; Instrument Number 20060724-0089080; Instrument Number 20060724-0089081; Instrument Number 20060921-0117120; By-Laws of Summerfield Homeowners' Association, Inc., of record in Book 11648, page 662, as amended by Instrument Number 20010504-0046261; Charter of Summerfield Homeowners' Association, Inc., of record in Book 11648, page 660, as amended by Instrument Number 20010326-0028531; Sanitary Sewer Easement of record in Instrument Number 19991216-0303934 and Instrument Number 20000809-0079074; Storm Water Detention Agreement of record in Instrument Number 20050329-0033458 and Instrument Number 20000113-0004777; Easement to Bellsouth of record in Book 1141, Page 327; and to any and all matters shown on said plat and survey of record in Instrument Number 20060928-0120376, all of said Register's Office.

THIS conveyance is subject to any and all existing easements and/or restrictions of record.

BILL GARRETT, Davidson County
Trans:T20140025428 DEEDWARR
Recvd: 04/15/14 11:30 4 pgs
Fees:23.00 Taxes:666.00
20140415-0031411

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.

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging unto the said **DOROTHY J. ENGLISH, A SINGLE PERSON,** her heirs and assigns, forever.

The undersigned covenants with the said Grantee that it is lawfully seized and possessed of said parcel of real estate, and that it has a good right to convey the same and that it is unencumbered, except for the lien of the 2014 real property taxes which have been prorated between the parties and are assumed by the Grantee.

The undersigned further covenants and binds itself, its successors and assigns to forever warrant and defend the title to said real estate to the Grantee, their heirs and assigns, against the lawful claims of all persons, whomsoever.

This property is subject to and includes any and all lawful easements, setback lines, restrictions, etc. of record and applying to the within described property and to the zoning regulations of the appropriate governmental body.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 9th day of April, 2014.

**John Floyd**

**Amnon Shriebman**

STATE OF TENNESSEE )
)
COUNTY OF RUTHERFORD )

Personally appeared before me, the undersigned authority, a Notary Public in and for the said County and State, personally appeared, **John Floyd,** the bargainers(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), acknowledged that she, executed the foregoing instrument (WARRANTY DEED) for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL in RUTHERFORD County, Tennessee, this the 9 day of April, 2014.

JESSICA HENDRIXSON STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

NOTARY PUBLIC
My Commission Expires: 12/16/17

STATE OF TENNESSEE )
)
COUNTY OF RUTHERFORD )

Personally appeared before me, the undersigned authority, a Notary Public in and for the said County and State, personally appeared, **Amnon Shriebman,** the bargainers(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), acknowledged that she, executed the foregoing instrument (WARRANTY DEED) for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL in RUTHERFORD County, Tennessee, this the 9 day of April, 2014.

JESSICA HENDRIXSON STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

NOTARY PUBLIC
My Commission Expires: 12/16/17

# AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $180,000.00, which amount is equal to or greater than the Amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

SWORN to and subscribed before me,
this 9 day of April, 2014.

NOTARY PUBLIC
My Commission Expires: 12/10/17

JESSICA HENDRIXSON
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY