Prepared by:
Realty Title & Escrow Company, Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20140025634 DEEDWARR
Recvd: 04/16/14 10:25 3 pgs
Fees:18.00 Taxes:388.50

20140416-0031694

02-1403-48914

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $105,000.00

Affiant

Subscribed and sworn to before me, this 15th day of April, 2014.

Notary Public
My commission expires: 10/18/16

SHARON KELLEY
NOTARY PUBLIC
STATE OF TENNESSEE
DAVIDSON COUNTY, TENN.

Address of New Owner:	Send Tax Bills to:	Tax Information
Gloria LeJean Howard 1515 Bridgecrest Dr. Unit 130 Antioch TN 37013	F & M Bank P. O. Box 451 Clarksville, TN 37041	149-15-0-B-059.00

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Jonathan F. Wheeler and wife, Jennifer Wheeler, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Gloria LeJean Howard, a single woman, hereinafter called the Grantees, their successors 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. 130, on the Plan of Cambridge Forest Townhomes, and as shown on the plan of record in Instrument No. 20040224-0020966, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Jonathan F. Wheeler, a single man and Jennifer B. Cannon, a single woman by deed from The Craig Company, a Tennessee Corporation, dated May 25, 2007, recorded June 1, 2007, of record in Instrument No. 20070601-0065209, Register's Office for Davidson County, Tennessee.

Jennifer B. Cannon is one and the same as Jennifer Wheeler.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1515 Bridgecrest Dr. Unit 130, Antioch, TN 37013

See Exhibit "A" which is considered part of this deed of conveyance.

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 my hand this 15th day of April, 2014.

Jonathan F. Wheeler

Jennifer Wheeler

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Jonathan F. Wheeler and Jennifer Wheeler, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Brentwood, TN, this 15th day of April, 2014.

State of Tennessee at Large

J. ANDREW WILEY
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

My Commission expires:

12/27/17

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.