BILL GARRETT, Davidson County
Trans:T20140028585 DEEDWARR
Recvd: 04/28/14 09:27 3 pgs
Fees:18.00 Taxes:347.80
20140428-0035232

PREPARED BY (AND RETURN TO):

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Christy Wilkins Ivey *Percy Wilkins, Jr. (retired)*

W & I Ref:(_____) Title No: 52924
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Erica C. Taylor 581 Bradburn Village Circle Antioch, TN 37013	MidSouth Bank One East College Street Murfreesboro, TN 37133

TAX MAP-PARCEL NUMBERS:164060B04100CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$94,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Bruce M. Johnson and Sherrie J. Johnson, husband and wife,** hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto **Erica C. Taylor, a single woman,** hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Unit No. 41 on the Plan of The Townhomes of Bradburn Village of record in Exhibit A-1, to the Declaration of Covenants Conditions and Restrictions, Register's Office for said County, in Doc. No. 20060816-0101099 amended in Doc. No. 20070717-0084884, amended and restated in Doc. No. 20070817-0098536.

Being the same property conveyed to Bruce M. Johnson and Sherrie J. Johnson, husband and wife by Warranty Deed from Beazer Homes Corp, a Tennessee Corporation, dated September 29, 2009 and recorded on October 2, 2009 of record in Doc. No. 20091002-0091829, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2014, and subsequent years; The Plan, with Owner's Certificate, of record in Shown as Exhibit A-1 in Doc. No. 20060816-0101099 amended in Doc. No. 20070717-0084884, amended and restated in Doc. No. 20070817-0098536, said Register's Office, shows an owner's certificate, a minimum setback lines and easement to which Plan reference is hereby made for a more complete description. The Declaration of Covenants, Conditions and Restrictions of record in Doc. No. 20060816-0101099, amended in Doc. No. 20070717-0084884, amended and restated in Doc. No. 20070817-0098536, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

Erica C. Taylor, a single woman, her 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.

This is improved property, known as: 581 Bradburn Village Circle, Antioch, Tennessee 37013

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 17th day of March, 2014.

Bruce M. Johnson — Sherrie J. Johnson

State of TN
County of Coffee

On this 17th day of March, 2014, before me the undersigned authority, personally appeared Bruce M. Johnson and Sherrie J. Johnson, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: 1-20-2015

KAREN MCCULLOUGH
STATE OF TENNESSEE NOTARY PUBLIC
COFFEE COUNTY

Notary

State of Tennessee
County of Rutherford

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $ 94,000.00

Affiant

Sworn and subscribed before me this the 24th day of April, 2014

Notary Public

My Commission Expires: 8-16-14

LYNDA L. MARVEL
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY