This document prepared by (and after recording return to):		
Name:	**William Davis, Attorney, P.C.**	
Address:	**219 Ward Circle, Ste 5**	
City, State, Zip:	**Brentwood, TN, 37027**	
Phone:	**615-369-0039**	

BILL GARRETT, Davidson County
Trans:T20140030766 DEEDWARR
Recvd: 05/05/14 13:11 4 pgs
Fees:23.00 Taxes:814.00
20140505-0038004

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WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

FOR VALUABLE CONSIDERATION OF TEN DOLLARS ($10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, **Salam Tahir, Married,** hereinafter referred to as "Grantor", has this day bargained and sold, and by these present does hereby transfer and convey unto **Amir Y. Botros and Lucy Gerges, husband and wife**, hereinafter "Grantee", the following lands and property, together with all improvements located thereon, lying in the County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 343 on the Final Plat of Section Four, Oak Highlands, a Planned Unit Development, as of record in Instrument 204401280010661, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a complete legal description.

Being the same property conveyed to Salam Tahir, married by Warranty Deed dated 12/08/2005 from Carl W. Grunwald, unmarried of record in Instrument 20051227015417 8, Register's Office for Davidson County, Tennessee.

Map & Parcel: 173040A37600CO

This property is known as: **5536 Oak Chase Dr., Antioch, TN 37013-4248**

THIS CONVEYANCE IS SUBJECT to all encumbrances, easements, rights-of-way, restrictive covenants and other matters of public record as may affect the property, all matters of survey, taxes and assessments, and mineral reservations of record, if any but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604.

Declaration of Restrictive Covenants

This Declaration of Restrictive Covenants (the "Restrictive Covenants") is made and entered into as of the 28th day of April, 2014, by Amir Botros (the "Borrower(s)").

WHEREAS, the Borrower(s) has/have purchased a home, together with certain real property known as 112 Stewarts View Drive (the "Property Address") in Smyrna, Tennessee (City, State), as described above.

WHEREAS, pursuant to that certain warranty deed from **Salam Tahir** (the "Seller") to Borrower(s), which is recorded contemporaneously herewith in Instrument No. _____ in the Register's Office for Rutherford (County), Tennessee (State), the Borrower(s) is./are the sole owners of said real property.

NOW THEREFORE, in Consideration of the premise herein and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, the undersigned Borrower(s) does/do hereby establish and agree to be bound by these Restrictive Covenants, which shall run with the land and be binding on Borrower(s) for a period of five years from the date of recording of the deed, as follows:

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 same unto Grantee, and unto Grantee's assigns forever, with all appurtenances thereunto belonging.

GRANTOR does for Grantor and Grantors' heirs, personal representatives, executors and assigns forever hereby covenant with GRANTEE that Grantor is lawfully seized in fee simple of said premises; that the premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; and to forever warrant and defend the title to the lands against all claims whatsoever.

WITNESS Grantor's hand this the 28th day of April, 2014.

Salam Tahir

Salam Tahir

Sariya Selam

Sariya Selam

SARIYA SELAM, WIFE OF SALAM TAHIR JOINS HEREIN FOR THE PURPOSE OF CONVEYING ANY RIGHT TITLE OR INTEREST SHE MAY HAVE IN THE HEREIN DESCRIBED PROPERTY BY VIRTUE OF HER MARRIAGE TO SALAM TAHIR.

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Salam Tahir and Sariya Selam, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal this 28th day of April, 2014.

JOEY SANDERS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires

NOTARY PUBLIC

My Commission Expires:
11/17/14

Grantee(s) Name, Address:	Send Tax Statement To:
Amir Botros	New Owner
5536 Oak Chase Dr.	
Antioch, TN 37013-4248	

STATE OF TENNESSEE
COUNTY OF Williamson

I/we hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is **$220,000.00** which amount is equal to or greater than that which the property would command at a fair and voluntary sale.

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

Affiant

(Seal)

Notary Public

ANGELA R. WINDHAM
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Comm. Expires April 25, 2016

My commission expires:

4-25-16