THIS INSTRUMENT PREPARED BY: **Chapman & Rosenthal Title, Inc.** **2002 Richard Jones Road, Suite 203A** **Nashville, TN 37215** **CRT File No. 14040619**	STATE OF TENNESSEE) COUNTY OF DAVIDSON) The actual consideration or value, whichever is greater, for this transfer is: $157,000.00. Affiant Subscribed and sworn to before me, this 12th day of May, 2014. Notary Public My Commission Expires: 2/4/2015

ROBIN S. EDWARDS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

WARRANTY DEED

Address New Owner: Kayla R. Hester 515 Huntington Ridge Drive Nashville TN 37211	Send Tax Bills To: F & M Bank 50 Franklin St Clarksville, TN 37040	Tax Information: Tax Parcel ID No. 161-11-0A-138.00-C

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, **Heather Propper, unmarried** ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Kayla R. Hester, a single woman**, ("Grantees"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 138 on the Plan of Huntington Ridge Townhouse of record in Book 4675, Page 9, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Heather L. Propper, unmarried by deed from Candice Dove-Benward, unmarried of record in Instrument No. 20061101-0135423, Register's Office for Davidson County, Tennessee, dated October 17, 2006 and recorded on November 1, 2006.

This Conveyance is subject to the matters set forth below, if any, as well as any and all zoning regulations, building restrictions, setback lines, conditions, covenants, and restrictions (as may be amended or supplemented), all easements, utility easements or rights of ways for public utilities that appear in the appropriate public record.

BILL GARRETT, Davidson County
Trans:T20140033397 DEEDWARR
Recvd: 05/14/14 09:14 3 pgs
Fees:18.00 Taxes:580.90
20140514-0041212

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.

Taxes for the year 2014 a lien, not yet due and payable.

Subject to all matters shown on the Plan of record in Plat Book 9700, Page 846, Register's Office for Davidson County, Tennessee. (This plat voids and vacates that portion of this subdivision that was recorded in Plat Book 4675, Page 9, in said Register's Office)

Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of record in Book 4729, Page 687; amended in Book 4889, Page 905 and in Book 5394, Page 243, Register's Office for Davidson County, Tennessee, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

By-Laws of record in Book 7423, Page 762; amended in Instrument No. 200803240029069, Instrument No. 201103310024865, and in Instrument No. 201307240076332, in the Register's Office for Davidson County, Tennessee.

Charter of Huntington Ridge Townhouse Homeowners Association of record in Book 4729, Page 682 and in Book 4890, Page 84, in the aforesaid Office.

Stormwater Detention Agreements of record in Book 9732, Page 308; Book 9732, Page 511; Book 9775, Page 308; and in Book 11345, Page 59, in the Register's Office for Davidson County, Tennessee.

Subject to rights of others in and to the common areas and/or elements.

This is improved property located at 515 Huntington Ridge Drive Nashville TN 37211

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantees, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current taxes, and restrictions and easements of record. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantees, its successors, heirs and assigns against the lawful claims of all persons whatsoever.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 12th day of May, 2014.

Heather Propper

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

Witness my hand, at office, this 12th day of May, 2014.

Notary Public
My Commission Expires: 5-18-14

JAMES ALEXANDER
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
MY COMMISSION EXPIRES MAY 18, 2014