BILL GARRETT, Davidson County
Trans:T20140036485 DEEDWARR
Recvd: 05/23/14 15:16 2 pgs
Fees:13.00 Taxes:506.90
20140523-0044907

Warranty Deed

J. BRANDON MILLER STATE OF TENNESSEE NOTARY PUBLIC EXP. SEPT. 9, 2014 DAVIDSON COUNTY	STATE OF TENNESSEE COUNTY OF DAVIDSON The actual consideration or value, whichever is greater, for this transfer is $137,000.00. Affiant Subscribed and sworn to before me, this the 22nd day of May, 2014. Notary Public My commission expires: 9-9-2014

THIS INSTRUMENT WAS PREPARED BY
WAGON WHEEL TITLE
202 SOUTH 11TH STREET
NASHVILLE, TN 37206
615.650.5100

Address of New Owner(s) as follows:	Send Tax Bills To:	Map/Parcel Numbers:
Eddie Lin McClure	F & M Bank	
337 Duke St.	50 Franklin Street	071-08-0-037.00
Nashville, TN 37207	Clarksville, TN 37040	

FOR AND IN CONSIDERATION OF THE SUM OF ONE DOLLAR ($1.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **JERRY EARWOOD, A MARRIED MAN,*** HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **EDDIE LIN MCCLURE AN UNMARRIED MAN**, HEREINAFTER CALLED THE GRANTEE(S), HIS/HER/THEIR HEIRS 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 Easterly half of Lot No. 75 on the Plan of Map of J. B. Haynie's Oriental Subdivision of record in Plat Book 161, Page (s) 26 and 27, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Said part of Lot No. 75 fronts 50 feet on the Northerly side of Duke Street and extends back between parallel lines with the Westerly margin of an alley 140 feet to an alley in the rear.

Being the same property conveyed to Jerry Earwood, married by deed from Eldon R. Spraker, unmarried of record in Instrument No. 20131017-0108818, Register's Office for Davidson County, Tennessee, dated October 15, 2013 and recorded on October 17, 2013. Being the same property previously conveyed to Eldon R. Spraker by deed from Barbara Avritt of record in Instrument No. 20120921-0086087, Register's Office for Davidson County, Tennessee, dated September 18, 2012 and recorded on September 21, 2012.

Being the same property previously conveyed to Herbert Harbin and wife, Inez Harbin dated August 22, 1969 of record in Book 4373, page 820, Register's Office for Davidson County, Tennessee. Herbert Harbin having died leaving said property to Inez Harbin by right of survivorship. Inez Harbin died testate on December 15, 1989, docket No. 93813 and by the Last Will and Testament of Thelma Inez Harbin which was admitted to Probate, Barbara Faye Hamilton, nka Barbara F. Avritt was named as devisee of her estate. Said Last Will and Testament was recorded and is of record in Instrument No. 20100930-0078067, said Register's Office.

** Neither Grantor, nor Grantor's spouse, Linda Earwood, ever resided in the above-described real property.*

This conveyance is subject to all restrictions, easements and planning documents of record, and current year's taxes and subsequent years, a lien not yet due and payable.

This is improved property also known as 337 Duke St., Nashville, TN 37207.

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(S), his/her/their heirs and assigns forever; and I/we do covenant with the said GRANTEE(S) that I/we are lawfully seized 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; and I/we do further covenant and bind myself/ourselves, my/our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons whomsoever.

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

** 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.

WITNESS MY/OUR HANDS EFFECTIVE AS OF THE 22nd day of May, 2014.

Jerry Earwood

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for the County and State, the within named Jerry Earwood, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal this 22nd day of May, 2014.

Notary Public

My Commission Expires: 9-9-2014

J. BRANDON MILLER
STATE OF TENNESSEE NOTARY PUBLIC
EXP. SEPT. 9, 2014
DAVIDSON COUNTY