WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 99,000.00

Pamela J. Robicheaux
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th day of May, 2014

Notary Public:

MY COMMISSION EXPIRES: 8/28/16
(AFFIX SEAL)

PATRICIA NICHOLLS NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.

BILL GARRETT, Davidson County
Trans:T20140037749 DEEDWARR
Recvd: 05/30/14 10:40 2 pgs
Fees:13.00 Taxes:366.30
20140530-0046530

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Pamela J. Robicheaux	Pinnacle Bank	Parcel ID:
3960 Bell Rd. Apt. 715	150 3rd Ave. South, Ste. 900	09800003000
Hermitage, TN 37076	Nashville, TN 37201	

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, we

Brian Lee Gessler and wife, Iuliia Gessler, f/k/a Iuliia Gubenko

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Pamela J. Robicheaux, unmarried

hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

A tract of land in the 4th Civil District of Davidson County, Tennessee, and more particularly described as follows:

Beginning at a point in the center of Earhart Pike, same being the northeast corner of a tract of land now owned by F.C. Burnett, Jr. and wife, Fostena Burnett, thence running with the center line of the said Earhart Pike east 80 feet; thence slightly southeasterly with the center line of the said Earhart Pike 58 feet; thence southeasterly continuing with the center line of said Pike 80 feet; thence southeasterly another 80 feet, all continuing with the circular center line of said Earhart Pike, to the northeast corner of the J.D. Foster and wife, Allie Mai Foster tract; thence 228 feet west along the northerly boundary of the said J.D. Foster and wife, Allie Mai Foster tract to the southeast corner of the F.C. Burnett, Jr and wife, Fostena Burnett tract; thence northerly with the eastern boundary of the said Burnett property 154 feet more or less to the point of beginning in the center line of the Earhart Pike, containing 7/10th acre, more or less.

Being the same property conveyed to Brian Lee Gessler and wife, Iuliia Gubenko by deed from Daisy Oline Clark Foster by and through Dave Arnold Foster, Jr., her Conservator, of record in Instrument 20110505-034789, dated May 4, 2011, Register's Office for said County.

This conveyance is made subject to: (1) 2014 taxes, which have been prorated and assumed by the Grantees.

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.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 3132 Earhart Road, Hermitage, TN 37076

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 and assigns forever; and we do covenant with the said GRANTEES that 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 we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 our hands this 29th day of May, 2014.

Brian Lee Gessler

Iuliia Gessler

STATE OF TENNESSEE
COUNTY OF Davidson

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

Witness my hand and official seal at Nashville, Tennessee, this 29th day of May, 2014.

My Commission Expires: 8/23/16

Notary Public

PATRICIA NICHOLLS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.