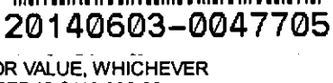


BILL GARRETT, Davidson County
Trans:T20140038660 DEEDWARR
Recvd: 06/03/14 10:14 3 pgs
Fees:18.00 Taxes:417.73



20140603-0047705

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $112,900.00

Anna G. Bican
Affiant

Subscribed and sworn to before me, this 30TH DAY OF MAY, 2014.

Mary Birthright
Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Birthright Title & Escrow, LLC
515 Rivergate Parkway, Ste. 111
Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Anna G. Bican and Joseph Bican, wife and husband	Bank of Tennessee	07510007400
	(NAME)	
8226 Luree Lane	301 E. Center Street	
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076	Kingsport, TN 37660	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we Roger W. Ricard and wife, Cecelia Ricard, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Anna G. Bican and Joseph Bican, wife and husband, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 124 ON THE PLAN OF HERMITAGE ESTATES, OF RECORD IN BOOK 3300, PAGES 70 AND 71, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 124 FRONTS 83.3 FEET ON THE EAST SIDE OF LUREE LANE AND RUNS BACK 150 FEET ON THE NORTH LINE AND 170 FEET ON THE SOUTH LINE TO A DEAD LINE IN THE REAR MEASURING 74 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO ROGER W. RICARD, UNMARRIED, BY DEED FROM GERALD G. MAGGART AND WIFE, MELBA J. MAGGART, OF RECORD IN BOOK 11448, PAGE 792, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO TAXES FOR THE YEAR 2014 AND SUBSEQUENT YEARS.

CECELIA RICARD JOINS IN THIS CONVEYANCE FOR THE PURPOSE OF CONVEYING ALL RIGHT, TITLE AND INTEREST IN AND TO SAID PROPERTY, MARITAL OR OTHERWISE.

SEE ATTACHED EXHIBIT "A"

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 8226 Luree Lane, Hermitage, TN 37076
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 my/our hand(s) this 30th day of May, 2014.

WARRANTY DEED
(Continued)

Roger W. Ricard

Cecelia Ricard

STATE OF Tennessee

COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Roger W. Ricard and wife, Cecelia Ricard, the herein bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence). and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 30th day of May 2014.

Notary Public

My Commission Expires: 11-3-15

(SEAL)

RETURN TO:
Birthright Title & Escrow, LLC
515 Rivergate Parkway, Ste. 111
Goodlettsville, TN 37072

EXHIBIT "A"

FEDERAL HOME LOAN BANK OF CINCINNATI

2014 Welcome Home Retention Language Acknowledgement for FHA Loans

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.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Anna G. Bican	Anna G. Bican	5/30/2014
Homebuyer Printed Name	Homebuyer Signature	Date
JOSEPH BICAN	Joseph Bican	5/30/2014
Homebuyer Printed Name	Homebuyer Signature	Date

Damon v. Allen
Federal Home Loan Bank of Cincinnati