BILL GARRETT, Davidson County
Trans:T20140039330 DEEDWARR
Recvd: 06/04/14 14:30 2 pgs
Fees:13.00 Taxes:419.95

20140604-0048549

|STATE OF TENNESSEE
|COUNTY OF Davidson
|THE ACTUAL CONSIDERATION OR VALUE,
|WHICHEVER IS GREATER, FOR THIS TRANSFER IS
|$$113,500.00
|_____
|Affiant
|SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
|30th DAY OF May, 2014.
|_____
|NOTARY PUBLIC:
|MY COMMISSION EXPIRES:
| (AFFIX SEAL)

GREGG W. CLARKE
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY
My Commission Expires December 5, 2017

THIS INSTRUMENT WAS PREPARED BY
Athens Title & Escrow LLC, 5115 Maryland Way Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jennifer M Gorman 104 Jonesboro Ct Nashville, TN 37214	Pinnacle Bank 150 3rd Ave S Ste 900 Nashville, TN 37201	Map 096 14 Parcel 270.00

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,

Lanny L. Cross and wife, Brenda J. Cross

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Jennifer M. Gorman, an unmarried woman

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:

Land in Davidson County, Tennessee, being Lot No. 247 on the Plan of Hickory Bend, Section IV, of record in Book 4175, Page 34, 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 Lanny L. Cross and wife, Brenda J. Cross by deed from Larry V. Gibbs and wife Marta Jo Gibbs, dated August 25, 1995, of record in Book 9781, page59, Register's Office for said County.

This conveyance is subject to 2014 Welcome Home Retention Language 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.

This conveyance is made subject to the following:
1) 2014 taxes and subsequent years.
2) Any and all restrictions, conditions, and easements of record.

This is ☐un ☒improved property known as: 104 Jonesboro Ct, Nashville, TN 37214
(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 hand(s) this 30th day of May, 2014.

Lanny L. Cross

Brenda J. Cross

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Lanny L. Cross and Brenda J. Cross, with whom I am personally acquainted, (or who 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, at office, this 30th day of May, 2014.

NOTARY PUBLIC

My Commission Expires: 05-05-15

PEGGY L. NIEMANN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON CO., TN

My Commision Expires
May 05, 2015

PLEASE RETURN TO:
Athens Title & Escrow LLC
5115 Maryland Way
Brentwood, Tennessee 37027