BILL GARRETT, Davidson County
Trans:T20140039409 DEEDWARRSP
Recvd: 06/04/14 15:34 5 pgs
Fees:28.00 Taxes:360.75

20140604-0048637

Prepared By and Return to:
LandCastle Title, LLC
3343 Aspen Grove Drive, Suite 240
Franklin, TN 37067-2908
File Number: TNF-140400311S
615-503-9901

SPECIAL WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS: Melissa Urquijo	SEND TAX BILL TO: Melissa Urquijo	MAP/PARCEL NUMBERS: 108-16-138.00
(Name) 1713 Western Shore Dr	(Name) 1713 Western Shore Dr	
(Address) Nashville, TN 37214	(Address) Nashville, TN 37214	
(City) (State) (Zip)	(City) (State) (Zip)	

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 ($10.00), cash in hand paid by the Grantees and other good and valuable consideration accepted as cash, the receipt and sufficiency of which is hereby acknowledged, Fannie Mae a/k/a Federal National Mortgage Association, P.O. Box 650043, Dallas, TX 75265-0043, Grantor, has this day bargained and sold, and does hereby transfer and convey unto Melissa Urquijo, the Grantees herein, their successors, heirs and assigns, that certain

X improved unimproved real estate located at 1713 Western Shore Drive, Nashville, TN, 37214, in Davidson County, Tennessee, described in Exhibit A attached hereto.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantees their successors, heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth in Exhibit B attached hereto.

We further covenant and bind ourselves, our successors and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons claiming by, through, or under Grantor, by no others.

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

(Continuation of Special Warranty Deed)

Witness our hand as of the 5/22/2014, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers as of said day and date.

Federal National Mortgage Association By Morris, Hardwick & Schneider as Attorney In Fact

By: _____

Name: Jennifer Marler Frank

Its: partner

State of Tennessee
County of Williamson

This day personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid Jennifer Marler Frank who acknowledged to me that she/he is partner (Title of person signing) of Morris Hardwick Schneider (Name of Company), the attorney-in-fact for Federal National Mortgage Association , and that in its capacity as attorney-in-fact for Federal National Mortgage Association she/he executed, signed and delivered the above and foregoing instrument after having been authorized by Federal National Mortgage Association and the attorney-in-fact for said Grantor to do so.

Given under my hand and seal this the 22 day of May 2014

ANGELA HOWARD STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

Notary Public

My Commission Expires: 6/21/2014

State of TN
County of Williamson

The actual consideration or value, whichever is greater, for this transfer is $97,500.

Affiant

Subscribed and sworn to before me this 5/22/2014.

ANGELA HOWARD STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

Notary Public

My Commission Expires: 6/21/2014

EXHIBIT "A"

Being on Lot No. 70 on the plan of Section IV, Lakeview Hills Subdivision, of record in Book 5200, page 642, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Federal National Mortgage Association by Trustee's Deed recorded 02/13/2014, Instrument Number 20140213-0012875, in the Register's Office for Davidson County, Tennessee.

RE: 1713 Western Shore Drive, Nashville, TN 37214

SPECIAL WARRANTY DEED

EXHIBIT "B"

"Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for te current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

RE: 1713 Western Shore Drive, Nashville, TN 37214

"Exhibit C"

(FHA Loan Example)

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.

Homebuyer Printed Name	Homebuyer Signature	Date
MELISSA URQUIJO	Melissa Urquijo	5-22-14

Damon v. Allen
Federal Home Loan Bank of Cincinnati