Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #165
Nashville, TN 37215

RETURN TO

Greenvue Title & Escrow, LLC
2207 Crestmoor Road, Suite 101
Nashville, Tennessee 37215

BILL GARRETT, Davidson County
Trans:T20150021705 DEEDWARR
Recvd: 03/25/15 10:44 3 pgs
Fees:18.00 Taxes:647.13
20150325-0025575

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Justin Sterling and Rita T. Sterling, husband and wife, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Brandee Rees, unmarried, hereinafter called the Grantee, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: To Wit:

Land in Davidson County, Tennessee, being Lot No. 55 on the Plan of Oak Highlands, of record in Plat Book 6900, Page 431-435, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Justin Sterling by Warranty Deed from Jennifer Katherine Light and husband, Nathan Eugene Light dated June 15, 2007, of record as Instrument No. 20070619-0073383, Register's Office for Davidson County, Tennessee.
Justin Sterling is now married to Rita T. Sterling who joins him in this conveyance to convey any and all marital interest that she may have in said property.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 305 Oak Highland Court, Cane Ridge TN, 37013.

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, Grantee's heirs or assigns, forever. Grantor covenant with the said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's 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.

SEE ATTACHED EXHIBIT "A" regarding the 2015 Welcome Home Retention Language Acknowledgement for FHA Loans.

WITNESS THE EXECUTION HEREOF this 19th day of March, 2015.

Justin Sterling by Catherine French, attorney in fact
Justin Sterling by Catherine French, in fact
Attorney in Fact

Rita T. Sterling by Catherine French, attorney in fact
Rita T. Sterling by Catherine French in fact
Attorney in Fact

State of Tennessee)
County of Davidson)

On this 19th day of March, 2015, before me personally appeared Catherine French, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Justin Sterling and Rita T. Sterling acknowledged that such person executed the same as the free act and deed of Justin Sterling and Rita T. Sterling.

Notary Public

My Commission Expires: 5/8/18

ANGELA Y. POSTON-WILLIAMSON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 174,900.00.

Affiant

Sworn and subscribed before me on this the 19th day of March, 2015.

Notary Public

My Commission Expires: 11-3-2015

EMILY H. PROPHET
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Brandee Rees 305 Oak Highland Court Cane Ridge, TN 37013	First Community Mortgage, INC. 245 Heritage Park Drive Murfreesboro, TN 37129	173-4-A-55.00

Exhibit "A"

Borrower(s), 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, assignment of the first mortgage to the Secretary of HUD, 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 of the unit 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.