BILL GARRETT, Davidson County
Trans:T20150024432 DEEDWARR
Recvd: 04/02/15 13:27 2 pgs
Fees:13.00 Taxes:362.60
20150402-0028865

WARRANTY DEED

Record + return.

BANKERS TITLE
2 Cadillac Drive
Brentwood, Tennessee 37027

State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $98,000.00.

Affiant

Subscribed and sworn to before me, this the 27TH day of March, 2015.

Notary Public

My commission expires: 7/2/2018

(AFFIX SEAL)

ROSEMARY HOLST STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
John T. Cook, P.C.
2927 Berry Hill Drive, Nashville, TN 37204-3126

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers
Paw Tee Ne	FIRST COMMUNITY MORTGAGE, INC.	Map 162-03-0 Parcel 284-00
616 Saint Cloud Drive	275 ROBERT ROSE DR.	
Antioch, TN 37013	MURFREESBORO TN 37129	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE,

Amayikowan Jude Osadolo, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Paw Tee Ne, a married man

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. 170, on the Plan of Haywood Hills, Section Three, of record in Book 4460, Pages 164 and 165, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Agnes L. Osadolo and husband, Amayikowan J. Osadolo, by Deed dated August 6, 1999 from Serrhel Douglas Blake and wife, Vickie Blake, of record in Book 11614, Page 177, Register's Office for Davidson County, Tennessee. The said Agnes L. Osadolo and Amayikowan Jude Osadolo having divorced. The said Agnes L. Osadolo having quitclaimed to Amayikowan Jude Osadolo, of record in Instrument No. 20050211-0015896, dated November 13, 2004, according to a Marital Dissolution Agreement and a Final Decree of Divorce, in Circuit Court for Davidson County, Tennessee, in Case No. 04D-3912.

This instrument is being executed on behalf of Amayikowan Jude Osadolo, pursuant to a Power of Attorney executed by same on the ____ day of March, 2015, of record in Instrument No. 20150402-0028864 Register's Office for Davidson County, Tennessee.

The herein described property is not now nor ever has been the principal place of residence of the grantor's spouse.

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 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.

The conveyance of the above described parcel of land is subject to the following: (1) The Plan of record in Book 4460, Pages 164 and 165, said Register's Office, shows an Owner's Certificate, and is subject to all matters as set forth therein. (2) Restrictive Covenants contained in instrument of record in Book 4691, Page 670, Register's Office for Davidson County, Tennessee. (3) Taxes for the current year which have been prorated and assumed by the grantees herein.

This is improved (__X__) Unimproved (____) property, known as **616 Saint Cloud Drive, Antioch, 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 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 27 day of **March, 2015.**

Amayikowan Jude Osadolo by Houston Howell, attorney-in-fact

Amayikowan Jude Osadolo by Houston Howell, Attorney-in-Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 27 day of March, 2015, before me personally appeared, the undersigned, a Notary Public in and for the State and County aforesaid, the within named **Houston Howell**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Attorney-in-Fact for **Amayikowan Jude Osadolo** and that he as such Attorney-in-Fact executed the foregoing instrument on behalf of and as the personal act and deed of the said **Amayikowan Jude Osadolo**, for the purpose therein contained, by signing the name of **Amayikowan Jude Osadolo,** by himself as Attorney-in-Fact.

Witness my hand and official seal at Nashville, Tennessee, this 27 day of **March, 2015.**

Anna Mosley

Notary Public

My Commission Expires: 5-8-18

ANNA MOSLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 05-08-2018