Prepared by:
Realty Title & Escrow Company, Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $118,900.00

BILL GARRETT, Davidson County
Trans:T20150027312 DEEDWARR
Recvd: 04/13/15 10:50 3 pgs
Fees:18.00 Taxes:439.93
20150413-0032200

Affiant

Subscribed and sworn to before me this 31st day of March, 2015.

Notary Public
My commission expires: 4/20/2017

02-1502-49404

Address of New Owner:	Send Tax Biils to:	Tax Information
Elizabeth N. Moss 1828 Isabelle Lane Antioch TN 37013	Elizabeth N. Moss 1828 Isabelle Lane Antioch, TN 37013	163-16-0-C-123.00-CO

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Kimberly Wilson, a married woman, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Elizabeth N. Moss, an unmarried woman, hereinafter called the Grantees, their successors 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 Unit No. 123, together with the appurtenant interest in the common elements of Matlock Townhomes, a horizontal property regime established by Master Deed of record in Instrument No. 20070502-0052533; as amended in Instrument No. 20070509-0055599; Instrument No. 20070705-0080103; Instrument No. 20100122-0005543; Instrument No. 20100503-0033517; and Instrument No. 20111228-0101458, Register's Office for said County, said Unit being depicted on the Site Plan attached as Exhibit "B" to the aforementioned Master Deed, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kimberly Wilson by deed from J2K Builders, LLC, dated June 11, 2010, recorded June 15, 2010, of record in Instrument No. 20100615-0046288, Register's Office for Davidson County, Tennessee.

Jasper Huff, spouse of Kimberly Wilson, is joining in the execution of this instrument in order to convey any marital interest he may have in the subject property.

"Restrictive Covenant to the Warrant Deed" describing 2015 Welcome Home Retention Language, to be made part of this Warranty Deed.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1828 Isabelle Lane, 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, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 this 31st day of March, 2015.

Kimberly Wilson

Kimberly Wilson

Jasper Huff

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Kimberly Wilson and Jasper Huff, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Brentwood, TN, this 31st day of March, 2015.

State of Tennessee at Large

My Commission expires:

12/27/17

J. ANDREW WILEY
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

"Restrictive Covenant to the Warranty Deed"

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.

EM