Box 32

PREPARED BY (AND RETURN TO):

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Christy Wilkins Ivey

Percy Wilkins, Jr. (retired)

BILL GARRETT, Davidson County
Trans:T20150029622 DEEDWARR
Recvd: 04/20/15 13:43 3 pgs
Fees:18.00 Taxes:484.70
20150420-0034983

W & I Ref: (DKM) Title No.: 57303
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
James Daniel Long 4313 Mystic Valley Court Antioch, TN 37013	First Community Mortgage, Inc. 275 Robert Rose Drive Murfreesboro, TN 37129

TAX MAP PARCEL NUMBERS: 165-13-A-150.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of $136,000.00, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Jennifer L. O'Malley, unmarried, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto James Daniel Long, an unmarried person, 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. 438 on the Plan of Peppertree Forest, Section Nine, of record in Book 7900, Page 760, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kelly Potts and Jennifer L. O'Malley by Warranty Deed from Robert A. Matschinegg and wife, Stephanie G. Matschinegg, dated June 29, 1999, recorded July 7, 1999, in Book 11561, Page 864, Register's Office for Davidson County, Tennessee.

Further, being the same property conveyed to Jennifer L. O'Malley by Quitclaim Deed from Kelly Potts, dated August 22, 2002, recorded August 29, 2002 in Instrument No. 20020829-0104917, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2015, and subsequent years; The Plan, with Owner's Certificate, of record in Book 7900, Page 760, said Register's Office, which Plan shows a minimum setback line from Mystic Valley Court, together with a designated building site and a 10 foot easement for public utility purposes along the rear line of said lot, a 2.5 X 25 foot utility anchor easement located on both front corners of said lot and a sinkhole located on the northerly line of said lot. The Declaration of Covenants, Conditions and Restrictions of record in Book 8757, Page 607, Book 9455, Page 801 and By-laws of record in Book 8757, Page 623, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars and 2015 Welcome Home Retention as per Exhibit "A" attached hereto and made a part hereof.

This is improved property, known as 4313 Mystic Valley Court, Antioch, TN 37213

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 COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a 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.

WITNESS THE EXECUTION HEREOF this 7th day of April, 2015.

Jennifer L. O'Malley

State of Tennessee

County of Davidson

On this 7th day of April, 2015, before me the undersigned authority, personally appeared Jennifer L. O'Malley, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary

My Commission Expires:

DIANE K. MANN STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 01-24-2017

State of Tennessee

County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consider or value, whichever is greater, for this transfer is: $131,000.00.

Affiant

Sworn and subscribed before me this 8 day of April, 2015.

Notary

My Commission Expires: 9.12.17

APRIL N. BRADLEY STATE OF TENNESSEE NOTARY PUBLIC SMITH COUNTY

EXHIBIT "A"

Borrower/Grantee, 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, OH45201-0598, 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.

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.