BILL GARRETT, Davidson County
Trans:T20150033676 DEEDWARR
Recvd: 05/04/15 09:25 3 pgs
Fees:18.00 Taxes:645.54
20150504-0039843

	STATE OF TENNESSEE COUNTY OF Williamson The actual consideration or value, whichever is greater, for this transfer is ~~$172,500.00~~ $174,471.00 Affiant Subscribed and sworn to before me, this 29th day of April, 2015. Notary Public My commission expires: 3/14/16.

(Notary Stamp)

STEVEN G. WATERS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires 03-14-2016

THIS INSTRUMENT PREPARED BY
McCann & Hubbard
1804 Williamson Court, Suite 201
Brentwood, TN 37027

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Frederick A. Jones **Brittany Alexis Jones**	**New Owner**	**Map/Parcel: 034-14-0-A-004.00CO**
612 Betty Lou Drive		
Madison, TN 37115		

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

Markela Sanders Ballard, married

HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Frederick A. Jones and Brittany Alexis Jones, husband and wife

HEREINAFTER CALLED THE GRANTEE(S), HIS/HER/THEIR HEIRS, 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 Lot No. 4 on the Plan of Cumberland Bend as shown on the plan of record in Instrument No. 20091231-0118971 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Markela Sanders, unmarried, by Special Warranty Deed from NVR, Inc T/A Fox Ridge Homes dated August 24, 2010 of record as Instrument # 20100827-0067916, Register's Office for Davidson County, Tennessee. Markela Sanders has since married and is now known as Markela Sanders Ballard.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:
The current year's property taxes have been prorated and paid or are assumed by the Grantee. Subsequent taxes are assumed by the Grantees; including Rollback taxes, if any.
The Plan of record in Instrument No. 20091231-0118971, Register's Office for DAVIDSON County, Tennessee.
Restrictive covenants contained in an instrument of record in Instrument # 20080507-0047106, and amended in Instrument # 20100331-0024184, Register's Office for DAVIDSON County, Tennessee.
Storm Water Detention Agreement of record in Instrument # 20060727-0090943, Register's Office for DAVIDSON County, Tennessee.
All matters of record of Plat of record in Book 332, Page 51, and Book 421, Page 42, and Book 421, Page 74, Register's Office for Davidson County, Tennessee.
Easement to Nashville Electric Services of record in Book 8825, Page 546, Register's Office for DAVIDSON County, Tennessee.
Sewer and Drainage Easement to Metro of record in Book 4854, Page 658 and Instrument # 20070323-0035160, Register's Office for DAVIDSON County, Tennessee.
Sewer Easement to Metro of record in Instrument # 20060531-0063526 Register's Office for DAVIDSON County, Tennessee.

Quitclaim Deed to HOA of record in Instrument # 20130422-039938, Register's Office for DAVIDSON County, Tennessee.
By Laws of record in Instrument # 20080507-0047106 and amended in Instrument # 20100331-0024184, Register's Office for Davidson County, Tennessee.
Subject to the flow of any stream across the subject property.
Any and all visible easements lying on or across the property.
Subject to rights of others in and to common areas / elements.
Subject to lien for special assessment contained in DCCR's / Master Deed.
Subject to HOA dues, if any.
And this conveyance is subject to all other easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This is improved property known as 612 Betty Lou Drive, Madison, TN 37115.

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 except as 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 29th day of April, 2015.

Markela Sanders Ballard

Markela Sanders Ballard

*Christopher Ballard, spouse of Markela Sanders Ballard, joins in the execution of this instrument for the purpose of conveying his/her marital interests, if any, in subject property.

Christopher Ballard

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, a Notary Public of said County and State, Markela Sanders Ballard and husband, Christopher Ballard, the within named grantors, with whom I am personally acquainted (or who proved to me their identity on the basis of satisfactory evidence), and who acknowledged that he/she/they executed this instrument for the purposes therein contained.

Witness my hand, at office, this 29th day of April, 2015.

Notary Public

My Commission Expires:

RUSSELL J. McCANN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

COMMISSION EXPIRES JUNE 25, 2017

File #: **150196JM**
RECORD & RETURN TO:
McCann & Hubbard
1804 Williamson Court, Suite 201
Brentwood, TN 37027

ATTACHMENT TO 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 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.