PREPARED BY:
COPE, HUDSON, REED & MCCREARY, PLLC
16 PUBLIC SQUARE NORTH
MURFREESBORO, TENNESSEE 37130
(615) 893-5522

NAME AND ADDRESS OF NEW OWNER:

Barbara J. Hogan & Helen B. Skelly
705 Reeves Road
Antioch, TN 37013

SEND TAX BILLS TO:
Pinnacle Bank
150 3rd Ave. South
Nashville, TN 37201

Map/Parcel
149 13-28

BILL GARRETT, Davidson County
Trans:T20150037216 DEEDWARR
Recvd: 05/13/15 14:00 5 pgs
Fees:28.00 Taxes:351.50
20150513-0044010

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

FOR AND IN THE CONSIDERATION OF TEN AND NO/100 DOLLARS ($10.00), cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Betty Gail Hester n/k/a Gail Vick ("Grantor"), has this day bargained and sold and does hereby transfer and convey unto Barbara J. Hogan and Helen B. Skelly, as tenants in common with rights of survivorship ("Grantees"), their heirs and assigns, forever, the following described real estate situated in Davidson County, Tennessee, to-wit:

> Being Lot No. 187 on the plan of Debra Heights, Section II, of record in Book 3700, page 39, Register's Office for said County, as follows:
>
> Said Lot No. 187 fronts 76.62 feet on the southerly side of Reeves Road and runs back 154.18 feet on the westerly line and 148.62 feet on the easterly line to a broken line measuring 72.50 feet thereon.
>
> Being the same property conveyed to Margaret F. Hester and Betty Gail Hester, n/k/a Gail Vick, as tenants in common with right of survivorship, by Warranty Deed dated January 13, 1986, of record in Book 6761, page 506, said Register's Office. The said Margaret F. Hester, a resident of Davidson County, Tennessee, died on February 6, 2013, leaving Betty Gail Hester n/k/a Gail Vick, as sole surviving tenant with

right of survivorship.

Subject to restrictive covenants of record in Book 3949, page 404, and all matters of plat as record in Book 3700, page 39, Register's Office of Davidson County, Tennessee.

This conveyance is also subject to the restrictive covenants attached hereto as "Exhibit A", which are incorporated herein by reference as if fully stated herein.

James A. Vick, spouse of Gail Vick, hereby joins in this instrument for the purpose of conveying any and all marital rights he may have as the spouse of the Grantor.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulation, building restrictions and setback lines, easements and rights of way for public utilities.

The undersigned covenants with the said Grantees that they are lawfully seized and possessed of said real estate; that they have a good and lawful right to convey the same; and that the same is unencumbered except for the 2015 property taxes which have been prorated between the parties.

The undersigned further covenants and binds themselves, their heirs, successors and assigns, to forever warrant and defend the title to the said real estate unto the said Grantees, their heirs and assigns, against the lawful claims of all persons, whomsoever.

Possession of said real estate is to be given by the Grantors to the Grantees upon delivery of this Deed.

WITNESS OUR HANDS on this the 11th day of May, 2015.

"GRANTORS"

Gail Vick

GAIL VICK

JAMES A. VICK

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, GAIL VICK, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS MY HAND and official seal on this the 11th day of May, 2015.

NOTARY PUBLIC

My commission expires: 10/18/2015

ROGER HUDSON
Notary Public At Large
RUTHERFORD COUNTY, TN

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, JAMES A. VICK, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS MY HAND and official seal on this the 11th day of May, 2015.

NOTARY PUBLIC

My commission expires: 10/18/2015

ROGER HUDSON
Notary Public At Large
RUTHERFORD COUNTY, TN

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $95,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Sworn to and subscribed before me, this the 11 day of MAY, 2015.

NOTARY PUBLIC

My commission expires: 6-21-15

ROBERTA S. TATE
NOTARY PUBLIC
STATE OF TENNESSEE
RUTHERFORD COUNTY

EXHIBIT A

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, HO 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.