WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20150038398 DEEDWARR
Recvd: 05/18/15 12:56 2 pgs
Fees:13.00 Taxes:721.13
20150518-0045527

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 194,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th day of May, 2015

Notary Public:

MY COMMISSION EXPIRES: (AFFIX SEAL) 11-13-18

BEVERLY PARHAM NOTARY PUBLIC TENNESSEE COUNTY OF WILLIAMSON

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Talacquea T. Harper	First Community Mortgage	Parcel ID:
2024 Strombury Drive	275 Robert Rose Dr.	08608006400
Hermitage, TN 37076	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 considerations, the receipt of which is hereby acknowledged, we

Anthony L. Hancock and wife, Bethany C. Hancock

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Talacquea T. Harper

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. 403, Phase I, Camden Woods, a Planned Unit Development, of record in Plat Book 6900, Pages 697 and 698, 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 Anthony L. Hancock and wife, Bethany C. Hancock, by deed from Phillips Builders, Inc. of record in Book 9027, Page 708, said Register's Office, dated July 23, 1993.

This conveyance is subject to Restrictions and By-Laws of record in Book 5741, Page 360, amended in Book 7620, Page 561; Book 7657, Page 580; Book 7675, Page 926; Book 9036, Page 328; Book 9231, Page 737; Book 7620, Page 583, said Register's Office.

This conveyance is made subject to: (1) 2015 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 6900, Pages 697 and 698, said Register's Office.

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.

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

Unimproved ( )

This is Improved (X) property, known as 2024 Strombury Drive, Hermitage, TN 37076

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 and assigns forever; and we do covenant with 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 our hands this 8th day of May, 2015.

Anthony L. Hancock

Bethany C. Hancock

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Anthony L. Hancock and Bethany C. Hancock, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 8th day of May, 2015.

My Commission Expires: 3/14/19

Notary Public

JAMIE C. POLK
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

Please Record and Return To:
SIGNATURE TITLE SERVICES, LLC
1517 Hunt Club Blvd.
Ste 200
Gallatin, TN 37066