This instrument prepared by:
Perrie & Associates, LLC
1616 Westgate Circle
Brentwood, TN 37027

File # 160239TN

Prepared by:
Record and Return to:
Chapman & Rosenthal Title, Inc.
1620 Westgate Circle, Suite 150
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20160024711 DEEDWARR
Recvd: 03/28/16 13:58 3 pgs
Fees:18.00 Taxes:391.83
20160328-0028868

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL:
James Osborne **404 Hickory Glade Drive** **Antioch, TN 37013**	New Owner	**162-01-0A-033.00-CO**

WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee and other good and valuable considerations, the receipt of which is hereby acknowledged, **Leigh A. Finchum n/k/a Leigh F. Keely, married**, hereinafter called the Grantors, have bargained and sold and by these presents does transfer and convey unto **James Osborne, an unmarried man** hereinafter called the Grantee, his 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 Unit No. 33 on the site plan of Phase I, Hickory Glade, as of record in Book 6250, page 889, which amends Book 6250, page 888, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Leigh A. Finchum from Jennifer M. Glenn, unmarried, by deed dated 04/26/2002, filed for record on 05/03/2002 in Instrument No. 20020503-0054760, Register's Office for Davidson County, Tennessee.

Larry Bruce Keely joins in this conveyance to convey any and all right, Title and interest he may have in and to the above described property as spouse of Leigh A. Finchum.

See Attached Exhibit "A" which is considered part of this Deed of conveyance

SUBJECT TO THE FOLLOWING:

1. 2016 taxes are a lien and will be the responsibility of the Grantee for payment of said taxes.
2. Subject to any and all building and zoning regulations of City, County and State.
3. Subject to any and all easements which may affect the within described property.

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, his heirs and assigns, forever;

AND **Leigh A. Finchum n/k/a Leigh F. Keely,** does covenant with the said Grantee that

she is lawfully seized and possessed of said land in fee simple and has a good right to convey it and the same is unencumbered, unless otherwise herein set out;

AND **Leigh A. Finchum n/k/a Leigh F. Keely,** further covenants and binds her heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever.

This is property is known as: **404 Hickory Glade Drive, Antioch, TN 37013**.

Executed on this 23 day of March. 2016

Leigh A. Finchum n/k/a Leigh F. Keely
Leigh A. Finchum n/k/a Leigh F. Keely

Larry Bruce Keely
Larry Bruce Keely

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, the undersigned Notary Public of said County and State, **Leigh A. Finchum n/k/a Leigh F. Keely and Larry Bruce Keely**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that **they** executed the within instrument for the purposes therein contained.

Witness my hand this 23 day of March, 2016.

A English
Notary Public

ANNE-MARIE ENGLISH STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

My Commission Expires: 12-17-18

STATE OF TENNESSEE
COUNTY OF Williamson

The actual consideration or value, whichever is greater, for this transfer is $105,900.00.

Tina Bishop
Affiant

Sworn to and subscribed to me, the undersigned, this _____ day of March, 2016.

A English
Notary Public

ANNE-MARIE ENGLISH STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

My Commission Expires: 12-17-18

Exhibit "A"

Borrower(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (FHLB Cincinnati) 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 FHLB 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 FHLB 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 FHLB Cincinnati 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.