BILL GARRETT, Davidson County
Trans:T20160029141 DEEDWARR
Recvd: 04/11/16 10:57 3 pgs
Fees:18.00 Taxes:525.40
20160411-0034382

Return to: Waterstone Title
1608 Williams Dr. Ste 103
Murfreesboro, TN 37129

Prepared by:
Realty Title & Escrow Company, Inc.
599 Sam Ridley Parkway W Suite 100
Smyrna, TN 37167

STATE OF TENNESSEE
COUNTY OF RUTHERFORD
The actual consideration or value, whichever is greater, for this transfer is $142,000.00.

KALYN ROBINSON STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF RUTHERFORD

Affiant

Subscribed and sworn to before me, this 7th day of April, 2016.

Notary Public
My commission expires: 10/18/16

04-1602-55919

Address of New Owner:	Send Tax Bills to:	Tax Information:
Wilfredo Salvatierro Ovando	FNB Mortgage	164-16-0A-054.00-CO
717 Post Oak Drive	1608 Williams Drive Ste 301	
Nashville TN 37013	Murfreesboro, TN 37129	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Phyllis A. Poole, unmarried**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Wilfredo Salvatierra Ovando and Marta I. Fernandez, husband and wife**, hereinafter called the Grantees, their 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. 93, on the Plan of Section Three, Meadow Woods, of record in Instrument No. 20000921-0094039, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Phyllis A. Poole, married by deed from Jerry Butler Builders, LLC, dated September 25, 2001, recorded October 2, 2001, of record in Instrument No. 20011002-0106600, re-recorded in Instrument No. 20011018-0113673, Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Phyllis A. Poole and husband, Jerry Poole by Quitclaim Deed from Phyllis A. Poole, married, dated April 12, 2013, recorded April 22, 2013, of record in Instrument No. 20130422-0039688, Register's Office for Davidson County, Tennessee. The said Jerry Poole having since died on January 17, 2015.

This conveyance is subject to the following: Taxes for the year 2016, which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by the Grantees; All matters appearing on the Plan of record in Plat Book 9700, page 486, Book 9700, page 519, Book 9700, page 570, and in Instrument No. 20000921-0094039; Easements of record in Book 11387 page 931, Book 6938, page 738, Book 4706, page 227, Book 4457, page 350 and in Book 437, page 38; Restrictions of record in Book 10666, page 748, Book 10788, page, Instrument No. 20000524-0051988 and in Instrument No. 20010911-0098356; all of record in the Register's Office for Davidson County, Tennessee.

See additional requirements on Exhibit A

This property is improved property known as 717 Post Oak Drive, Nashville, TN 37013.

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 7th day of April, 2016.

Phyllis A. Poole

Phyllis A. Poole

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Phyllis A. Poole**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Smyrna, TN, this 7th day of April, 2016.

Notary Public
State of Tennessee at Large

My Commission expires: 10-20-19

BRANDON W. LIPPMAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD

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.