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

Prepared by:

Steltemeier and Westbrook, PLLC
3326 Aspen Grove Drive, Suite 604
Franklin, Tennessee 37067

BILL GARRETT, Davidson County
Trans:T20160030195 DEEDWARR
Recvd: 04/14/16 08:50 3 pgs
Fees:18.00 Taxes:806.60
20160414-0035608

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $218,000.00.

Affiant

Subscribed and sworn to before me this 4th day of April, 2016.

Notary Public
My Commission Expires: 06/24/18

TARA JONES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES SEPTEMBER 10, 2018

16-0139

Address of New Owner:	Send Tax Bills to:	Tax Information:
Brennan Grooms	New Owner	182-01-0-A
204 Sundown Drive		022.00
Antioch, TN 37013		

WARRANTY DEED

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

Kayla Renee Payne, an unmarried woman,

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

Brennan Sean Grooms and Amy Ruth Grooms, husband and wife,

hereinafter called the GRANTEES, their heirs and assigns, the following tract or parcel of land, to-wit:

Being Lot Number 179, Sunset Hills, Phase One, Section One, as shown in Plat Instrument20070607-0068102, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Kayla Renee Payne, an unmarried woman by Warranty Deed, from Lake Forest Homes, Inc. dated November 24, 2008 of Record in Instrument No. 20081201-0116187, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all restrictions and easements of record.

See Exhibit A attached hereto and made a part hereof by reference.

This is improved property located at **204 Sundown Drive, Antioch, 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 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

the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 4th day of April, 2016.

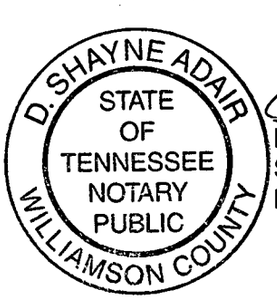
Kayla Renee Payne

Kayla Renee Payne

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 **Kayla Renee Payne, an unmarried woman**, the bargainor(s), with whom I am personally acquainted, and who acknowledged that the within instrument was executed for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, this 4th day of April, 2016.



D. Shayne Adair, Notary Public
State of Tennessee at Large
My Commission Expires: 06/24/18

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.