WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Wilson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $137,500.00

Affiant

NOTARY PUBLIC
S. Nixon Pressley
My Commission Expires
March 21, 2017
STATE OF TENNESSEE

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th day of April, 2016.

Notary Public

MY COMMISSION EXPIRES: 03/21/2017

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, PC
Stewart Title Company Tennessee Division, 13026 Lebanon Road, Ste 100, Mt Juliet, TN 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Adeleshia Walker	Bank of Tennessee	096-14-0-015.00
(NAME)	(NAME)	
2938 Lakeland Drive	301 Center St, PO Box 4980	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37214	Johnson City, TN 37602	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

BILL GARRETT, Davidson County
Trans:T20160032113 DEEDWARR
Recvd: 04/19/16 14:48 2 pgs
Fees:13.00 Taxes:508.75
20160419-0037887

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, I, **Johnny Spray, an unmarried man**, hereinafter called the GRANTOR(S), has bargained and sold, and by these presents do transfer and convey unto **Adeleshia Walker, an unmarried woman**, hereinafter called the GRANTEE(S), her heirs and/or 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 414 on the Plan of Cloverhill, Section No. VII, of record in Plat Book 2133, Page 92, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Johnny Spray, an unmarried man by Warranty Deed from Robert E. Hawkins, an unmarried man, dated 12/30/2015, recorded 12/31/2015, of record in Instrument No. 20151231-0131680, in the Register's Office for Davidson County, Tennessee.

This conveyance is subject to: All matters shown on the plat of record in Plat Book 2133; Page 92, in the Register's Office for Davidson County, Tennessee.

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 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, incorporation 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.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☑ property, known as 2938 Lakeland Drive, Nashville, TN 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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(S), her heirs and/or assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), her heirs and/or 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 15th day of April, 2016.

Johnny Spray

State of Tennessee
County of Wilson

Personally appeared before me Johnny Spray, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for purposes therein contained.

WITNESS my hand and seal this 15th day of April, 2016.

KIMIE PERRY
TENNESSEE NOTARY PUBLIC
My Comm Exp. FEBRUARY 22, 2020
COUNTY OF WILSON

Notary Public ~~Tracey Trumphour - MJ~~
My Commission Expires: 2-22-20

RETURN TO:
Stewart Title Company Tennessee Division
13026 Lebanon Road, Ste 100
Mt Juliet, TN 37122