Davidson County DEEDWARR
Recvd: 04/26/16 15:27 3 pgs
Fees:18.00 Taxes:555.00
20160426-0040768

GENERAL WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER $150,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 25th DAY OF April, 2016.

Notary Public

MY COMMISSION EXPIRES: 01-06-2020

(AFFIX SEAL)

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

THIS INSTRUMENT WAS PREPARED BY

LOGOS REALTY CLOSING SERVICES, INC.
CLOSING AND TITLE COMPANY

215 2ND Ave North, Suite 200, Nashville, TN 37201

ADDRESS OF NEW OWNER: AS FOLLOWS	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Komi Nsougan	PINNACLE BANK	059-13-0-001.00
(NAME)	(NAME)	
3931 Pheasant Drive	150 3RD AVE SOUTH	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37218	NASHVILLE, TN 37201	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

KNOW ALL MEN BY THESE PRESENTS, that **LOUISE GIPSON, FREDDIE GIPSON, JEAN WILKERSON, MALVIN GIPSON, ALBERT GIPSON AND MICHAEL GIPSON (Grantor),** OF THE STATE OF TENNESSEE FOR VALUABLE CONSIDERATION PAID GRANTS, WITH GENERAL WARRANTY COVENANTS TO **KOMI NSOUGAN AND KOSSIWA EKELEFOU, HUSBAND AND WIFE, (Grantee), whose tax mailing address is PINNACLE BANK, 150 3RD AVE SOUTH, NASHVILLE, TN 37201. The following real property:**

Land in Davidson County, Tennessee, being Lot(s) 12, as shown on the map entitled Treppard Heights, Section 7, of record in Plat Book 2900, page 13, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to FRED GIPSON AND WIFE, DORIS E. GIPSON, by deed from DAVID E. PETWAY, of record in Instrument No. 20010815-0088092, dated August 13, 2001, said Register's Office. FRED GIPSON having since died intestate on or about June 9, 2009, leaving DORIS E. GIPSON, as the surviving tenant by the entirety. DORIS E. GIPSON having since died instestate on or about December 19, 2014. The subject property passed to her children LOUISE GIPSON, FREDDIE GIPSON, JEAN WILKERSON, MALVIN GIPSON, ALBERT GIPSON AND MICHAEL GIPSON, as evidenced by Affidavit of Heirship of record in Instrument No.20160218-0015440, as corrected in Instrument No. 20160426-0040767, said Register's Office.

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.

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.

Executed by my hand this 25 Day of April 2016.

LOUISE GIPSON

FREDDIE GIPSON

JEAN WILKERSON

MALVIN GIPSON

ALBERT GIPSON

Michael Gipson by Albert Gipson ATTY POA
MICHAEL GIBSON BY ALBERT GIPSON
AS ATTORNEY IN FACT BY POA of record
as Instrument no. 20160426-0040766

STATE of Tennessee
COUNTY of Davidson

Now having first been sworn, the above named LOUISE GIPSON, FREDDIE GIPSON, JEAN WILKERSON, MALVIN GIPSON AND ALBERT GIPSON appeared before me and proved his/her identity to me by a government issued photograph identification card, and gave the testimony in this Affidavit for the purpose(s) stated herein.

Witnessed by my hand this 25 day of April, 2016.

Notary Public

My commission expires: 01-06-2020

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

STATE of Tennessee
COUNTY of Davidson

Now having first been sworn, the above named Albert Gipson as Attorney in Fact for Michael Gipson, appeared before me and proved his/her identity to me by a government issued photograph identification card, and gave the testimony in this Affidavit for the purpose(s) stated herein.

Witnessed by my hand this 25 day of April, 2016.

Notary Public

My commission expires: 01-06-2020

MAXINE J. RUCKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Please return to
Logos Realty Closing Services, Inc.
215 2nd Ave North, Suite 200
Nashville, TN 37201

Certificate of Authenticity

I, Jennifer Chandler-Cole do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Jennifer Chandler-Cole
Signature

State of TENNESSEE
County of DAVIDSON

Personally appeared before me, Maxine J. Rucker, a notary public for this county and state, Jennifer Chandler-Cole who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Maxine J. Rucker
Notary's Signature

My Commission Expires: 01-06-2025

MAXINE J. RUCKER
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE