BILL GARRETT, Davidson County
Trans:T20160037101 DEEDWARR
Recvd: 05/04/16 12:33 2 pgs
Fees:13.00 Taxes:547.60
20160504-0044037

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $148,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 2nd DAY OF May, 2016.

Notary Public
MY COMMISSION EXPIRES: 3-20-18
File No. G16-4425D

TAMMY MORRIS STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Jeremy C. Collins and Jamie A. Collins (NAME)	Southern Bank of Tennessee (NAME)	176-2-78
5305 Flagstone Drive (STREET ADDRESS)	1499 N. Mt Juliet Road (STREET ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Mount Juliet, TN 37122 (CITY) (STATE) (ZIP)	

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 HEREBYACKNOWLEDGED, WE, **Christopher Herrod and Lora Herrod, husband and wife**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Jeremy C. Collins and Jamie A. Collins**, as husband and wife HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS 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. 221 on the plan of PEPPERTREE FOREST SUBDIVISION, SECTION 19, of record in Plat Book 7900, Page 783, Register's Office for said County, to which reference is hereby made for a more complete description.

BEING the same property conveyed to Christopher Herrod and wife Kara E. Herrod from Thomas Vincent Bauman and wife Dayna L. Bauman, by Warranty Deed dated May 14, 1998, in Book 10938, Page 801, in the Register's Office for Davidson County, Tennessee. The said Kara Herrod having since died June 2, 2012 leaving the subject property vested in Christopher Herrod as the surviving tenant by the entirety.

The said Lora Herrod hereby joins in the execution of this instrument to convey any interest she may have in the subject property particularly martial interest.

Subject to any and all plats, easements, restrictions, and other matters of record, including, but not limited to, the following:

1. Restrictions as recorded in Book 7982, Page 736, Book 9157, Page 711, Book 9287, Page 698, Book 9455, Page 801, and in Book 9664, page 162, Register's Office for Davidson County, Tennessee.

2. Subject to building restriction lines, easements, rights of way, notes, terms, conditions, restrictions and other criteria as shown on the Plat(s) recorded in Plat Book 7900, page 783, Register's Office for Davidson County, Tennessee.

The 2015 taxes have been paid by the Grantor and the current taxes have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.

The above legal description is the same as that contained in the previous deed of record.

This is improved property, known as 5305 Flagstone Drive, Antioch, TN 37013.
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 record of this deed.

(i) The FHLB Cincinnati, who mailing address is PO 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 purchase is 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 requirement of clause (i), (ii), and (iii)

(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. Whenever 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/our hand(s) this 2nd day of May, 2016.

Christopher Herrod — May 2, 2016 Date

Lora Herrod — May 2, 2016 Date

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 Christopher Herrod and Lora Herrod, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 2nd day of May, 2016.

My Commission Expires: 3/27/18

Notary Public

MICHAEL T. MOSER STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

PREPARED BY AND RETURN TO:

SMITH.SHOLAR.MILLIKEN.PLLC.
P.O. BOX 663
GALLATIN, TN 37066