RECORD AND RETURN TO:
Limestone Title and Escrow, LLC
5200 Maryland Way
Suite 202
Brentwood, Tennessee 37027
File No.: TN167391

Return to: Birthright Title, LLC
2734 N. Mt. Juliet Road
Mt. Juliet, TN 37122

WARRANTY DEED

BILL GARRETT, Davidson County
Trans: T20160038682 DEEDWARR
Recvd: 05/10/16 09:02 4 pgs
Fees: 23.00 Taxes: 473.60
20160510-0046114

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $128,000.00.

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th day of May, 2016.

NOTARY PUBLIC

My commission expires: 7-24-2017

BRYANT L. GRANTHAM NOTARY PUBLIC STATE OF TENNESSEE WILLIAMSON COUNTY

THIS INSTRUMENT PREPARED BY:
Limestone Title and Escrow, LLC, 5200 Maryland Way, Suite 202, Brentwood, TN 37027

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Rachel Marie Waldran 4310 Baton Rouge Drive Hermitage, TN 37076	Southern Bank of TN 1499 N. Mt. Juliet Rd. Mt. Juliet, TN 37122	075 11 0 259.00

FOR AND IN CONSIDERATION of the sum of One Hundred Twenty Eight Thousand and 00/100 Dollars ($128,000.00), and other good and valuable consideration, cash in hand paid by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged; the undersigned, **ANTHONY COX, UNMARRIED**, hereinafter called the Grantor(s), has bargained and sold and by these presents do hereby transfer and convey unto, **RACHEL ~~MARIE~~ WALDRAN**, hereinafter called the Grantee(s), her heirs and assigns forever, that certain parcel of real estate situated in Davidson County, Tennessee, and being further described as follows, to-wit:

*, an unmarried woman

Land in Davidson County, Tennessee, being Lot No. 85 B, on the Plan of Rachel's Square, Section Two, Zone Lot Division, of reocrd in Book 5200, Page 623; corrected in Book 6231, Page 64; and amended in Book 6250, Page 542, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Anthony Cox, by Warranty Deed from Kathy Huber, unmarried, dated 2/28/2006, recorded 3/08/2006, of record in Instrument No. 20060308-0026665, in the Register's Office for Davidson County, Tennessee.

The address of the herein described property is believed to be 4310 Baton Rouge Drive, Hermitage, TN 37076, and is shown on all tax records as same, but such addresses are not part of the legal description of the property herein and in the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all matters as shown of record in the Register's Office for Davidson County, Tennessee; and to the zoning and subdivision regulations of the appropriate governmental body.

Attached as Exhibit A-Declaration of Restrictive Covenants

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging, unto the said Grantee(s), her heirs and assigns, forever.

The undersigned covenant with the said Grantee(s) that he is lawfully seized and possessed of said real estate; that he have a good right to convey the same; and that it is unencumbered except by lien of the 2016 property taxes, which taxes are being prorated between the parties, and the payment thereof will be the responsibility of the Grantee(s).

The undersigned further covenants and binds himself, his heirs and assigns, forever to warrant and defend the title to said real estate unto the said Grantee(s), her heirs and assigns, against the lawful claims of all persons, whomsoever.

WITNESS MY/OUR HANDS, this the 6th day of May, 2016.

ANTHONY COX

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public, Anthony Cox, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and seal, this the 6th day of May, 2016.

Notary Public

Bryant L. Grantham
Printed Notary Name

My commission expires: 7-24-2017

BRYANT L. GRANTHAM
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

Exhibit A-Declaration of Restrictive Covenants

This Declaration of Restrictive Covenants is made and entered into as of the 6th day of May 2016, by Anthony Cox.

WHEREAS, the Declarant(s) owns real property located at 4310 Baton Rouge Drive, Hermitage, TN 37076 as described in Exhibit A, attached hereto.

Declarant(s) took title to this property on or about ~~May 6, 2016~~ March 8, 2006, as referenced in Instrument No. 20060308-0020665 in the Register's Office for Davidson County, Tennessee. The Declarant(s) is/are the sole owner(s) of said real property.

NOW THEREFORE, in consideration of the premises herein and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, the undersigned Declarant(s) does/do hereby establish and agree to be bound by these Restrictive Covenants, which shall run with the land and be binding on Declarant(s) for a period of five (5) years from the date of recording of the above referenced deed, as follows:

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 the 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 Welcome Home Subsidy that financed the purchase of the unit, reduced for every year the borrower/declarant owned the unit after recording of this Declaration, 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.

In witness whereof, the undersigned Declarant(s) has/have caused these Restrictive Covenants to be executed as of the year and date first above written.

Declarant(s) Anthony Cox

STATE OF TN)
COUNTY OF Wilson)

Personally appeared before me, a Notary Public of said County and State, Anthony Cox the within named Grantor(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, at office, this the 6th day of May, 2016.

Notary Public
My Commission Expires: 7-24-2017

BRYANT L. GRANTHAM
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY