WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20160039976 DEEDWARR
Recvd: 05/13/16 08:49 3 pgs
Fees:18.00 Taxes:462.50
20160513-0047713

B-WRC-16-1382-158-T

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $125,000.00.

emily welch
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29 DAY OF APRIL, 2016.

Notary Public

MY COMMISSION EXPIRES: 3-27-18 (AFFIX SEAL)

MORGAN O'NEILL STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Arielle Burdulis	Bank of Tennessee	
(NAME)	(NAME)	
1382 Rural Hill Road #158	165 Indian Lake Blvd #107	**163-02-0C-063.00-CO**
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013-1961	Hendersonville, TN 37075	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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 consideration, the receipt of which is hereby acknowledged, **AMBER D. EPPERSON, UNMARRIED,** hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto **ARIELLE BURDULIS,** hereinafter called the Grantee(s), his/her/its/their heirs, successors and assigns, that 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. 63, Unit No. 158 as described of the Master Deed and Bylaws for Autumn Ridge Townhomes, a Horizontal Property Regime With Private Elements, of record in Instrument No. 20060404-0038533, and amended in Instrument No. 20060419-0045063, in Instrument No. 20061115-0141803 and 20080108-0002295, Register's Office for said County, to which plan reference is hereby made for a more complete description of said Unit. Description taken from Exhibit "B" of the First Amendment to Master Deed and Bylaws.

Being the same property conveyed to Amber D. Epperson by Warranty deed from George Steven Pope, married and Casey Steven Pope, unmarried of record in Instrument No. 20111101-0084925 Register's Office for Davidson County, Tennessee, dated October 19, 2011 and recorded on November 01, 2011.

This conveyance is subject to:
- Taxes for the year 2016.
- Conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed and By-Laws establishing a Horizontal Property Regime With Private Elements for Autumn Ridge Townhomes, of record in Instrument No. 20060404-0038533, as amended in Instrument No. 20060419-0045063, Instrument No. 20061115-0141803 and Instrument No. 20080108-0002295, as corrected in Instrument No. 20110609-0044167.
- Assignment of Declarant's Rights and Developers Rights of record in Instrument Number 20120924-0086420.
- Sanitary sewer easement of record in Instrument Number 20050509-0052192, 20050509-0052194 and 20050509-0052195.
- Storm water detention agreement of record in Instrument Number 20050414-0041609.
- Deed and easement to Metropolitan Government of Nashville & Davidson County, Tennessee of record in Book 9392, Page 520.
- Rights and easements of adjoining landowners in and to any party wall(s) located on the insured parcel.
- Any and all existing easements and restrictions as shown of record not stated herein

SEE EXHIBIT "A" for Welcome Home reference.

This is **improved** property known as: **1382 Rural Hill Road #158, Antioch, Tennessee 37013-1961**.

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), their heirs and 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), 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.

Witness my/our hand(s) this the 29th DAY OF APRIL, 2016.

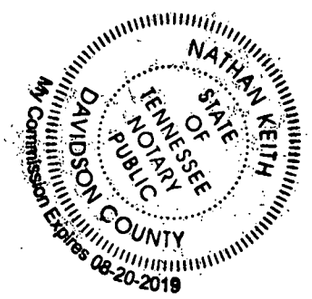
Amber D. Epperson

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, AMBER D. EPPERSON, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 29th of April, 2016.

Notary Public
My Commission Expires: 8/20/19
(SEAL)



RETURN TO:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

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.