Prepared By & Return To:
Tennessee Title Services, LLC
7000 Executive Center Dr., Suite 290
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $145,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME
THIS 31st day of March, 2017

Notary Public
Commission Expires: 11/18/2017

AMANDA M. CLARK STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF RUTHERFORD

Return To
TRI STAR TITLE & ESCROW, LLC
1535 W NORTHFIELD BLVD, UNIT 16
MURFREESBORO, TN 37129

(1)

Address of New Owner	Send Tax Bills To:	Map & Parcel
Alicia I. Diaz 430 Lanier Dr. Madison, TN 37115	NEW OWNER	052-02-0-015.00

WARRANTY DEED

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 HEREBY ACKNOWLEDGED, I/WE,

Steven C. Ruby and wife, Idella M. Ruby, as tenants by the entirety

HEREINAFTER REFERRED TO AS THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Alicia I. Diaz, unmarried woman

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 the northerly 8 1/3 feet of Lot No. 16 and all of Lot No. 17, Block "E" on the Revised Map of Rainbow Terrace Subdivision, of record in Plat Book 1130, Page 85, in the Register's Office for Davidson County, Tennessee.

Said part of Lot No. 16 and all of Lot No. 17 front together 58 1/3 feet on the northwesterly side of Lanier Drive and runs back 200 feet to a dead line.

Being the same property conveyed to Steven C. Ruby and wife, Idella M. Ruby by Warranty deed from David P. Anderson, of record in Instrument No. 20050304-0024136, Register's Office for Davidson County, Tennessee, dated February 28, 2005 and recorded on March 04, 2005. (Value of consideration shown in aforementioned deed $67,500.00) Being also known as 430 Lanier Drive, Madison, Tennessee 37115

Grantee(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:

BILL GARRETT, Davidson County
Trans:T20170029587 DEEDWARR
Recvd: 04/07/17 13:33 2 pgs
Fees:13.00 Taxes:536.50
20170407-0034354

(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.

THIS CONVEYANCE IS MADE SUBJECT TO: (1) all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record; (2) any and all applicable governmental and/or zoning regulations; (3) taxes which have been pro-rated as of the date of closing and assumed by the Grantee herein.

The foregoing legal description is the same as contained in the resource of title shown above.

This is improved property known as: 430 Lanier Dr., Madison, TN 37115.

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 so 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 uses, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Dated this the 31st day of March, 2017.

Steven C. Ruby

Idella M. Ruby

STATE OF TENNESSEE
COUNTY OF Sumner

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Steven C. Ruby and Idella M. Ruby** 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 at Hendersonville, Tennessee this 31st day of March, 2017.

Notary Public
My Commission Expires: 1-13-20

CHRIS MULE
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

(Notary Seal)