BILL GARRETT, Davidson County
Trans:T20170030806 DEEDWARR
Recvd: 04/12/17 10:13 3 pgs
Fees:18.00 Taxes:1036.00
20170412-0035704

This instrument prepared by & return to:
Prepared by:
Record and Return to:
Chapman & Rosenthal Title, Inc.
1620 Westgate Circle, Suite 150
Brentwood, TN 37027

Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 402
Nashville, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 4th day of April, 2017, by and between Ashraf Ibrahim and Demyana Girgis, Husband and Wife, party of the first part, and Nader Loka, an unmarried man, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 249 on the Plan of Abbington Park, Phase Two, Section 1, as of record in Instrument No. 20081008-1012227 and revised in Instrument No. 20081024-0106746 and by Surveyor's Certificate of Correction in Instrument No. 20081030-0108211, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

See attached "Exhibit A" which is considered part of this conveyance.

Being all or part of the same property conveyed to Ashraf M. Ibrahima and Demyana Girgis by virtue of that certain Warranty Deed dated December 9, 2013, and being of record at Instrument No. 20131211-0125596 in the Register's Office of Davidson County, Tennessee.

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), his 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, except for year 2017 Davidson County real property taxes, being a lien not yet due and payable, Subject to Restrictions and Easements of record for said property in the Register's Office of Davidson County, Tennessee; 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), his heirs and assigns, against the lawful claims of all persons whomsoever.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Ashraf M. Ibrahim
Ashraf Ibrahim

Demyana Girgis
Demyana Girgis

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, Ashraf Ibrahim and Demyana Girgis, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 4th day of April, 2017.

Ashlee D. Page
Notary Public

ASHLEE D. PAGE
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: 9-10-18

Property Owner & Address: Nader Loka

Tax Parcel No 062020B26500CO

Property Address: 4208 Longfellow Dr.
Nashville, TN 37214

MAIL TAX
BILLS TO: NEW OWNER

STATE OF TN
COUNTY OF Davidson

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $280,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 4th day of April, 2017.

Notary Public

My Commission Expires:

TARA JONES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES SEPTEMBER 10, 2018

EXHIBIT "A"

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:

(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.