1

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS **$176,725.00**

Courtney Williams
Affiant

Subscribed and sworn to before me, this 12th day of May, 2017

Jennifer D. Stacey
Notary Public

MY COMMISSION EXPIRES: 9/20/17
(AFFIX SEAL)

JENNIFER D. STACEY STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

BILL GARRETT, Davidson County
Trans:T20170041061 DEEDWARR
Recvd: 05/15/17 10:46 2 pgs
Fees:13.00 Taxes:653.88
20170515-0047844

THIS INSTRUMENT WAS PREPARED BY:
Southland Title & Escrow Co., Inc.
7101 Executive Center Drive, Suite 151
Brentwood, TN 37027

ADDRESS NEW OWNERS AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Courtney Michelle Williams	Pinnacle Bank	181-02-0A
(NAME)	(NAME)	(MAP)
8421 Callabee Way, Unit 2	150 3rd Avenue South Suite 900	100.00-CO
(ADDRESS)	(ADDRESS)	(PARCEL)
Antioch, TN 37013	Nashville, TN 37201	
(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, I/we, **Sara-Jane E. Kerstetter Stokes, married, formerly Sara-Jane E. Kerstetter,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Courtney Michelle Williams, unmarried,** hereinafter called Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson County, TENNESSEE, described as follows, to-wit:

A certain condominium located in Davidson County, Tennessee, being Unit No. F-2 of Lenox Creekside, Phase I, a Condominium Development established pursuant to the provision of the Tennessee Horizontal Property Act as the same is set out in Section 66-27-101, et seq. of the Tennessee Code Annotated, under the Master Deed establishing Lenox Creekside Phase I, of record in Instrument Number 20060306-0025686, and as amended by Instrument No. 20060606-0066938, in the Register's Office for Davidson County, Tennessee, and subject to the provisions and requirements thereof, and the By-Laws for the administration thereof, and all easements, rights, and interest in favor of other unit owners, and all sewer, water, electrical, telephone, and other utility easements now or hereafter established over, through, or upon the land embracing the regime and buildings thereof; said Unit being depicted on Exhibit E1, E2 and E3 to said Master Deed; together with a percentage interest in the common elements and voting percentage as set forth in said Master Deed.

Being the same property conveyed to Sara-Jane E. Kerstetter by Special Warranty deed from Fannie Mae a/k/a Federal National Mortgage Association of record in Instrument No. 20140701-0057874 Register's Office for Davidson County, Tennessee, dated May 30, 2014 and recorded on July 01, 2014.

This conveyance is subject to the taxes for the current year and subsequent years; any and all easements and/or restrictions of record; and all matters shown on the plan of record; all in the said Register's Office. This conveyance is also subject to the restriction set out on Exhibit "A" incorporated herein by reference.

This is ( ) unimproved (X) improved property, known as: 8421 Callabee Way, Unit 2, Antioch, Tennessee 37013

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. 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.

CORWIN STOKES, HUSBAND OF SARA-JANE E. KERSTETTER STOKES, HEREBY JOINS IN THIS CONVEYANCE FOR THE PURPOSE OF CONVEYING ANY AND ALL RIGHT, TITLE AND INTEREST HE MAY HAVE IN THE SUBJECT PROPERTY BY REASON OF HIS MARITAL STATUS OR OTHERWISE.

Witness my/our hand(s) this 12th day of May, 2017.

Sara-Jane E. Kerstetter Stokes

Corwin Stokes

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned authority, a Notary Public within and for the State and County, appeared Sara-Jane E. Kerstetter Stokes and Corwin Stokes, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon their oaths acknowledged themselves to be the within named bargainors, and that they executed the foregoing instrument of their own free will for the purposes therein set forth.

Witness my hand and official seal at office at Brentwood, Tennessee, on this the 12th day of May, 2017.

Notary Public

JENNIFER D. STACEY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

My Commission Expires: 9/20/17

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.

CW

(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.