THIS INSTRUMENT WAS PREPARED BY

Bankers Title & Escrow Corp.
3310 West End Ave., Ste. 540
Nashville, TN 37203

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 195,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF MAY, 2017.

Notary Public

MY COMMISSION EXPIRES: 7.2.18

(AFFIX SEAL)

BILL GARRETT, Davidson County
Trans:T20170041612 DEEDWARR
Recvd: 05/16/17 12:33 3 pgs
Fees:18.00 Taxes:721.50
20170516-0048519

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Robin Renee Clutter	First Community Mortgage	
625 Paces Ferry Drive	ste.#262 750 Old Hickory Blvd. Bldg One.	096-11-0-161.00
Nashville, TN 37214	Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, **Cassie L. Hutcherson Hardy, married,**

HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Robin Renee Clutter, a single woman,**

HEREINAFTER CALLED THE GRANTEE, HER 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 Lot No. 124 on the Plan of Hickory Bend, Section 1 of record in Plat Book 3300, Page 38, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Cassie Hutcherson by Warranty deed from Marvin Scott and wife, Dianne Scott of record in Instrument No. 20120620-0053831 Register's Office for Davidson County, Tennessee, dated June 15, 2012 and recorded on June 20, 2012.

Benjamin C. Hardy joins in the execution of this instrument to convey his interest in the property as spouse of Grantor to the Grantee.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes for the current year, which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations; and (7) **the restrictions outlined on Exhibit "A" attached hereto and incorporated herein by reference**.

This is IMPROVED property known as **625 Paces Ferry Drive, Nashville, TN 37214.**

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.

Witness our hands this the 12th day of May, 2017.

Cassie L Hutcherson Hardy

Cassie Hutcherson Hardy

Benjamin C. Hardy

Benjamin C. Hardy

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Cassie Hutcherson Hardy and Benjamin C. Hardy,** the bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainors, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the 12th day of May, 2017.

LORI E. KELLUM
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission expires: 10-7-2019

Notary Public

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.