THIS INSTRUMENT PREPARED BY:
Glenn S. Macbeth, Attorney
Gateway Title Services, LLC
Suite 102 Stone Gate Corporate Center
1639 Medical Center Parkway
Murfreesboro, TN 37129

NAME AND ADDRESS OF NEW OWNERS:
Hannah L. Harvey
1309 Little Hamilton Avenue
Nashville, TN 37203
SEND TAX BILLS TO:
Pinnacle Bank
111 10th Avenue South, Suite 200
Nashville, TN 37203

BILL GARRETT, Davidson County
Trans:T20170053031 DEEDWARR
Recvd: 06/21/17 09:43 3 pgs
Fees:18.00 Taxes:555.00
20170621-0062319

WARRANTY DEED

(Map 105-07-0, Parcel 152.00)

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable consideration, the receipt of all of which is hereby acknowledged, we, the undersigned, **WILLIAM MICHAEL MILOM and wife, MICKI MILOM**, hereinafter referred to as "Grantors", have bargained and sold and do hereby transfer and convey unto **HANNAH L. HARVEY, unmarried**, hereinafter referred to as "Grantee", their heirs and assigns forever, that certain property located and situated in Davidson County, Tennessee, and more particularly described as follows:

> LAND located in Davidson County, Tennessee, being all of Lot No. 2, Block "D", on the Plan of a Subdivision of Blocks A and D of the Merritt property, according to plat and survey of same appearing of record in Plat Book 421, page 143, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details as to location and description of said lot.
>
> Said Lot No. 2 fronts 50 feet on the westerly side of Little Hamilton and runs back between parallel lines 177-1/2 feet to an alley.
>
> BEING the same property conveyed to William Michael Milom and wife, Micki Milom, by Warranty Deed from Larry McNeal, unmarried, dated September 30, 2010, of record in Instrument No. 20101001-0078483, in the Register's Office of Davidson County, Tennessee.
>
> THIS CONVEYANCE IS MADE SUBJECT TO minimum building setback lines, public utility and drainage easements, and all other matters as shown on subdivision plat of record in Plat Book 421, page 153; all in the Register's Office for Davidson County, Tennessee; and to all zoning and subdivision regulations of the appropriate governmental body, together with any easements or right-of-ways for public roads and utilities.

This is improved property known as 1309 Little Hamilton Avenue, Nashville, TN 37203.

**** Attached hereto as Exhibit A and incorporated herein by reference is the Welcome Home Retention Language Acknowledgement for FHA Loans from the Federal Home Loan Bank of Cincinnati's (FHLB Cincinnati) Affordable Housing Program.**

TO HAVE AND TO HOLD the said real estate, together with all appurtenances, estate, title and interest belonging to the said Grantee, her heirs and assigns, forever.

Grantors covenant with the said Grantee that Grantors are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except as noted herein, and for the 2017 real property taxes which will be prorated at closing and paid by the Grantee.

Grantors further covenant and bind Grantors, their heirs and representatives, to warrant and forever defend the title to said real estate unto the said Grantee, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS OUR HANDS and signatures on this the 19th day of June, 2017.

WILLIAM MICHAEL MILOM

MICKI MILOM

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 William Michael Milom and Micki Milom, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this the 19th day of June, 2017.

Notary Public

My Commission Expires: May 15th, 2021

(SEAL)

J KASEY TALBOTT STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

AFFIDAVIT

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $150,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 19th day of June, 2017.

Notary Public

My commission expires: May 15th, 2021

J KASEY TALBOTT STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

File No. 20170500

EXHIBIT A

2017 Welcome Home Retention Language

FHLB CINCINNATI

The language below should be inserted into the Warranty Deed or as a Restrictive Covenants to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Warranty Deed.

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.