Bill Garrett Davidson County
Batch# 75301 DEEDWARR
04/02/2018 11:26:48 AM 2 pgs
Fees: $13.00 Taxes: $888.00

20180402-0030194

RANTY DEED

STATE OF TENNESSEE
COUNTY OF Sumner

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $240,000.00

X Arthur L. Humphrey
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th day of March, 2018.

Notary Public

MY COMMISSION EXPIRES: 5-17-21

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, PC
Stewart Title Company Tennessee Division, 100 Bluegrass Commons Blvd Ste. 115, Hendersonville, TN 37075

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Arthur L. Humphrey	Bank of Tennessee	15003039900
(NAME)	(NAME)	
821 Dresden Court	301 Center St, PO Box 4980	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Johnson City, TN 37602	
(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 considerations, the receipt of which is hereby acknowledged, we, **Graham G. Hart and Emilee K. Hart, husband and wife**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Arthur L. Humphrey and Kandice Humphrey, husband and wife**, hereinafter called the GRANTEE(S), their heirs and/or 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 all of Lot No. 351 on the Plan of Section Eight, 2nd Revision, "The Country" of record in Plat Book 6250, Pages 912 and 913, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Graham G. Hart and Emilee K. Hart, Husband and wife by Warranty Deed from J.W. Noles and wife, Marjorie Ann Noles, dated 02/11/2011 recorded 02/23/2011, of record in Instrument No. 20110223-0014725, in the Register's Office for Davidson County, Tennessee.

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.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☑ property, known as 821 Dresden Court, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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), their heirs and/or 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, 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 GRANTEE(S), their heirs and/or 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 30th day of March, 2018.

Graham G. Hart

Emilee K. Hart

State of Tennessee
County of Sumner

Personally appeared before me Graham G. Hart and Emilee K. Hart, 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 purposes therein contained.

WITNESS my hand and seal this 30th day of March, 2018.

Notary Public
My Commission Expires: _____

REBECCA CAMPBELL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
MY COMMISSION EXPIRES 12-28-2019

RETURN TO:
Stewart Title Company Tennessee Division
100 Bluegrass Commons Blvd Ste. 115
Hendersonville, TN 37075