THIS INSTRUMENT PREPARED BY: **Chapman & Rosenthal Title, Inc.** **2002 Richard Jones Rd, Ste 203A** **Nashville, TN 37215** **CRT File No. 180214906** Bill Garrett Davidson County Batch# 76272 DEEDWARR 04/04/2018 12:28:37 PM 3 pgs Fees: $18.00 Taxes: $425.50 20180404-0031657	STATE OF TENNESSEE) COUNTY OF Davidson) The actual consideration or value, whichever is greater, for this transfer is: $115,000.00. Elizabeth C McDaniel Affiant Subscribed and sworn to before me, this 30th day of March, 2018. Notary Public My Commission Expires: 1-4-22 TAMMY MORRIS NOTARY PUBLIC STATE OF TENNESSEE SUMNER COUNTY

WARRANTY DEED

Address New Owner:	Send Tax Bills To:	Tax Information:
Oklicia Rene Dillard 2929 Selena Drive, K-148 Nashville TN 37211	New Owner	Tax Parcel ID No. 119-14-0A-148.00-CO

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Nicholas J. Dekoff, a married man** ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Oklicia Rene Dillard, an unmarried woman**, ("Grantees"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:

BEING Unit No. 148, Building K, as shown on the site plan of Kingswood Condominiums, of record in Book 5200, Page 520, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said unit, as set forth in Exhibit "C" of the Master Deed, as amended, establishing Kingswood Condominiums, of record in Book 6058, Page 320, said Register's Office.

BEING the same property conveyed to Nicholas J. Dekoff, an unmarried man by Warranty deed from Leanne Durm of record in Instrument No. 20060726-0089868 Register's Office for Davidson County, Tennessee.

The same Nicholas J. Dekoff having since married, the subject property was never used as a marital residence.

This Conveyance is subject to the matters set forth below, if any, as well as any and all zoning regulations, building restrictions, setback lines, conditions, covenants, and restrictions (as may be amended or supplemented), all easements, utility easements or rights of ways for public utilities that appear in the appropriate public record.

Taxes for the year 2018, a lien not yet due and payable.

Subject to all matters shown on the Plan of record in Plat Book 5200, Page 520, Register's Office for Davidson County, Tennessee.

Subject to all terms and provisions of the Master Deed, Restrictions, and By-Laws of record in Book 6058, Page (s) 322 and 359, in the Register's Office for Davidson County, Tennessee.

Subject to all Restrictive Covenants found in the attached **Addendum to Warranty Deed** in favor of FHLB of Cincinnati.

This is **improved** property located at 2929 Selena Drive, K148, Nashville TN 37211.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantees, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current taxes, and restrictions and easements of record. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantees, its successors, heirs and assigns against the lawful claims of all persons whatsoever.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 30th day of March, 2018.

Nicholas J. Dekoff

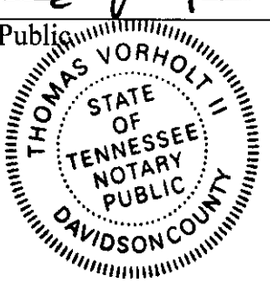
STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, Nicholas J. Dekoff, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 30th day of March, 2018.

Notary Public

My Commission Expires: 8.4.20



Addendum to 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 of 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.

By:

Nicholas J Dekoff by Nikki Kemp his attorney-in-fact

Nicholas J. Dekoff, by Nikki Kemp
his attorney-in-fact

Oklicia Rene Dillard by Nikki Kemp her attorney-in-fact

Oklicia Rene Dillard by Nikki Kemp
her attorney-in-fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Nikki Kemp, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-in-fact for **Oklicia Rene Dillard**, of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS my hand, at office, this 30th day of March 2018.

TM

Notary Public

My Commission Expires: 1-24-22

TAMMY MORRIS NOTARY PUBLIC STATE OF TENNESSEE SUMNER COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Nikki Kemp, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-in-fact for **Nicholas J. Dekoff**, of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS my hand, at office, this 30th day of March 2018.

TM

Notary Public

My Commission Expires: 1-24-22

TAMMY MORRIS NOTARY PUBLIC STATE OF TENNESSEE SUMNER COUNTY