WARRANTY DEED

Bill Garrett Davidson County
Batch# 87469 **DEEDWARR**
05/02/2018 11:35:49 AM 3 pgs
Fees: $18.00 Taxes: $693.75

20180502-0041718

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $187,500.00

Erika A McKee
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS 27th DAY OF April, 2018

Notary Public

MY COMMISSION EXPIRES: 5/5/2020
(AFFIX SEAL)

AMANDA VAUGHN NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Hardeman & Montgomery, 4301 Hillsboro Pike, Suite 300, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Erika A. McKee	First National Bank of MT	
(NAME)	(NAME)	
7064 River Road Pike	1608 Williams DR. Ste. 301	101-065.01
(ADDRESS)	(ADDRESS)	
Nashville, TN 37209	Mboro, TN 37129	
(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, WE, **CHARLES HIGHTOWER, MARRIED**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **ERIKA A. MCKEE, AN UNMARRIED WOMAN**, HEREINAFTER CALLED THE GRANTEES, THEIR 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 a one acre tract on the South side of River Road, more particularly described in a survey by John Kohl, dated October 31, 1969, as follows:

Beginning at a point in the center of River Road, said point being the Northeasterly corner of the Ernest Biggs property; thence South 2 degrees West 419 feet to a point; thence South 81 degrees East 104.5 feet to a point; thence North 2 degrees East 420 feet to a point in the center of River Road; thence North 83 degrees West with the center of said River Road, 105 feet to the point of beginning.

Being the same property conveyed to Charles Hightower, a single man by Warranty Deed from Paul Judd Kirby, recorded on the 23rd day of April, 2013 in Instrument No. 20130423-0040150, in the Register's Office of Davidson County, Tennessee.

Rebecca Deann Hightower joins in to convey any marital interest she may have.

This conveyance is subject to all easements, restrictive covenants and conditions, and all other matters of record, including all items set out on any applicable plat of record. See attached Exhibit "A" regarding 2018 Welcome Home Retention.

unimproved _
This is improved x property, known as 7064 River Road Pike, Nashville, TN 37209
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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.

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 my hand this 4 day of April, 2018

CHARLES HIGHTOWER

REBECCA DEANN HIGHTOWER

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 Charles Hightower and Rebecca Deann Hightower, the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee this 4 day of April, 2018.

Commission expires:

JOHN GREGORY HARGEMAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAR 9, 2021

Notary Public