Bill Garrett Davidson County
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Fees: $18.00 Taxes: $839.90
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3 pages

This Instrument Prepared By:
Athens Title & Escrow LLC
5115 Maryland Way
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Ishak Ishak
1113 Bluewillow Ct
Antioch, Tennessee 37013

SEND TAX BILL TO:
Owner

MORTGAGEE
US Bank Home Mortgage
4801 Frederica St
Owensboro, KY 42301

MAP 165
GROUP 14 0
PARCEL 042.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **1 Public Homes LLC, a Tennessee Limited Liability Company** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Ishak Ishak and Merfat Gadelseed**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

This conveyance is subject to a five (5) years (Retention Period), see attached Exhibit "A"

Land in Davidson County, Tennessee, being Lot No. 59 on the Plan of Peppertree Forest, Section 3, as of record in Plat Book 7900, Page 249, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to 1 Public Homes LLC, a Tennessee Limited Liability Company by deed from Eric Sox and George Brandt, 1/2 undivided interest each, of record in Instrument No 20180102-0000450, Register's Office for said County, dated December 27, 2017, and Recorded on January 2, 2018.

See Attached Exhibit "A", which is considered part of this deed of conveyance:

This conveyance is made subject to the following:

1) 2018 taxes and subsequent years.
2) Matters shown on the Plan of record in Plat Book 7900, page 249, said Register's Office.
3) Any and all restrictions, conditions, and easements of record.

This is improved property known as 1113 Bluewillow Court, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Ishak Ishak and Merfat Gadelseed, their heirs and assigns, forever, and, GRANTOR does covenant with the said GRANTEES that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors 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 8th day of May, 2018.

1 Public Homes LLC, a Tennessee Limited Liability Company

Member
By: Eric Sox, Member

STATE OF Tennessee)
COUNTY OF Davidson)

Before me, the undersigned authority of the State and County aforesaid, personally appeared **Eric Sox,** with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be **Eric Sox,** of **1 Public Homes LLC, a Tennessee Limited Liability Company,** the within named bargainor, a corporation, and that he as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal at office this 8th day of May, 2018.

NOTARY PUBLIC
My Commission Expires: February 25, 2019

JAMES C SMITH
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

STATE OF Tennessee)
COUNTY OF Davidson)

The actual value or consideration, whichever is greater, for this transfer is $227,000.00.

AFFIANT

Subscribed and sworn to before me on this 8th day of May, 2018.

NOTARY PUBLIC
My Commission Expires: February 25, 2019

JAMES C SMITH
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

Attached Exhibit "A"
which is considered part of this deed of conveyance:

Retention Period

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

© 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.