WARRANTY DEED

Bill Garrett Davidson County
Batch# 94961 DEEDWARR
05/21/2018 02:01:10 PM 2 pgs
Fees: $13.00 Taxes: $680.43

20180521-0048512

W-T-18-1630

SVITLANA DELWORTH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 07-06-2020

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $183,900.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF MAY, 2018.

Notary Public

MY COMMISSION EXPIRES: 7/6/20

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Guy A. Fell	**Bank of Tennessee**	
(NAME)	(NAME)	**081-11-0-355.00**
1630 16th Avenue North	**301 E Center Dr**	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37208	**Kingsport, TN 37660**	
(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 consideration, the receipt of which is hereby acknowledged, **SVITLANA GLIBOVA, A SINGLE WOMAN,** hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto **GUY A. FELL, UNMARRIED MAN,** hereinafter called the Grantee(s), his/her/its/their heirs, successors and assigns, that certain tract or parcel of land in **DAVIDSON** COUNTY, STATE OF **TENNESSEE**, described as follows, to wit:

Land in Davidson County, Tennessee, being the North 50 feet of the West 120 feet of Lot No. 299 on the Plan of D.T. McGavock & Others Additions of record in Plat Book 21, Page 41, in the Register's Office for Davidson County, Tennessee, being known as Lot No. 6 on the Map of the Subdivision of Lots No. 299, 300 and 301 of the said Sylvan Homes, Inc. and being more particularly described as follows:

Said lot No. 6 fronts 50 feet on the Easterly side of 16th Avenue North and runs back between parallel lines along the South margin of Wheelis Street, 120 feet to a dead line.

Being the same property conveyed to Svitlana Glibova, a single woman by Warranty deed from JRG Properties, LLC, a Tennessee limited liability company of record in Instrument No. 20151231-0131495 Register's Office for Davidson County, Tennessee, dated December 30, 2015 and recorded on December 31, 2015.

This conveyance is subject to:
- Taxes for the year 2018 and subsequent years.
- All matters shown on the Plan of record in Plat Book 21, Page 41, Register's Office for Davidson County, Tennessee.
- Any and all existing easements and restrictions as shown of record not stated herein

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 of refinancing 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 of mechanism, incorporating the requirements of clauses (i), (ii), and contained herein.

(iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any foreclosure of conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

This is **improved** property known as: **1630 16th Avenue North, Nashville, Tennessee 37208**.

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 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 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/our hand(s) this the 17th DAY OF MAY, 2018.

Svitlana Glibova

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, SVITLANA GLIBOVA, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 17th of May, 2018.

Notary Public
My Commission Expires: 13-22
(SEAL)

MARY FRANCES RUDY
NOTARY PUBLIC
STATE OF TENNESSEE
DAVIDSON COUNTY

RETURN TO:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212