This instrument prepared by:
Midtown Title, LLC
1704 Charlotte Avenue
Suite 105
Nashville, TN 37203

File Number: 1-19-3866

RETURN TO
GREENVUE TITLE & ESCROW, LLC
2207 CRESTMOOR ROAD
SUITE 101
NASHVILLE, TN 37215

Karen Johnson Davidson County
Batch# 212610 DEEDWARR
04/02/2019 09:31:49 AM 3 pgs
Fees: $18.00 Taxes: $943.50

20190402-0029565

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $255,000.00

Affiant

Subscribed and sworn to before me, this the 25th day of March, 2019

Notary Public
My Commission Expires: 8-20-2019

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s)
Hope Grimes 313 Kottas Place Nashville, TN 37217	New Owner	136-05-0A-011.00-CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, I/we, **Milad Gamil and Issam Melek**, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **Hope Grimes, a unmarried woman**, hereinafter called the Grantee(s), his/her/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 Lot No. 11 on the Plan of Bayview Estates, Phase One, First Revision of record in Plat Book 9700, Page 920, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Milad Gamil and Issam Melek by Trustee's deed from Wilson & Associates, PLLC, recorded December 5, 2018 in Instrument No. 20181205-0118608, Register's Office for Davidson County, Tennessee.

This Warranty Deed has an exhibit referencing the 2019 Welcome Home Retention Language.

This is ☒ improved or ☐ unimproved property located at: **313 Kottas Place, Nashville, TN 37217.**

This conveyance is made subject to 1) Property taxes for the year 2019 a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the Grantor paying their prorated share thereof to the Grantee who will be responsible for payment of said taxes; 2) all applicable zoning ordinances; 3) utility, sewer, drainage and other easements of record; 4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record; 5) building restrictions; and 6) other matters of public record.

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. Whenever used, the singular number 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 25th day of March, 2019.

GRANTOR:

Milad Gamil

Issam Melek

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Milad Gamil and Issam Melek, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office this 25th day of March, 2019.

Notary Public
My Commission expires: NOV 0 8 2021

J. ANDREW WILEY
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

EXHIBIT "A"

2019 Welcome Home Retention Language

FHLB

The language below should be inserted into the Warranty Deed or as a Restrictive Covenants to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the 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 in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

(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.

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