Karen Johnson Davidson County
Batch# 212966 DEEDWARR
04/02/2019 01:00:30 PM 4 pgs
Fees: $23.00 Taxes: $888.00
20190402-0029792

Prepared By & Return To:
Tennessee Title Services, LLC
7000 Executive Center Dr
Suite 290
Brentwood, TN 37027
B19-0497

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $240,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME
THIS 28th day of March, 2019

Notary Public

Commission Expires: 4-8-20

Address of New Owner	Send Tax Bills To:	Map & Parcel
Floyd C. Adams and Annie E. Adams 733 Albany Drive Hermitage, TN 37076	Bank of Tennessee PO Box 4980 Johnson City, TN 37602	075-08-0-223.00

WARRANTY DEED

FOR AND IN 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,

Patrick L. Cochran and wife, Kendra L. Cochran

HEREINAFTER REFERRED TO AS THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Annie Elizabeth Adams and Floyd Cory Adams, wife and husband

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 Lot No. 18 on the Plan of Hunters Hill, Section 1, of record in Plat Book 5800, Page 350, 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 Patrick L. Cochran and wife, Kendra L. Cochran by Warranty Deed from Timothy J. Winkles, unmarried, of record in Instrument No. 20150206-0011374, Register's Office for Davidson County, Tennessee, dated February 02, 2015 and recorded on February 06, 2015.

See attached Exhibit A

THIS CONVEYANCE IS MADE SUBJECT TO: (1) all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record; (2) any and all applicable governmental and/or zoning regulations; (3) taxes which have been pro-rated as of the date of closing and assumed by the Grantee herein.

The foregoing legal description is the same as contained in the resource of title shown above.

This is improved property known as: 733 Albany Drive, Hermitage, TN 37076

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 so 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 uses, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Dated this the 28th day of March, 2019.

Patrick L. Cochran

Kendra L. Cochran

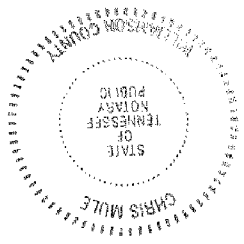
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Patrick L. Cochran and Kendra L. Cochran** 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 Brentwood, Tennessee this 28th day of March, 2019.

Notary Public
My Commission Expires: 1-13-20

(Notary Seal)



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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TRUE COPY CERTIFICATION

I, Jill Simmons, do hereby make oath that I am a license attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Jill Simmons

Signature

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, Sheila McCord, a notary public for this county and state, Jill Simmons who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public

My commission expires: 3/19/19

Sheila McCord
STATE OF TENNESSEE NOTARY PUBLIC
Sumner County