Record and Return To:
Limestone Title & Escrow, LLC
580 Franklin Road
Suite 203
Franklin, TN 37069

Prepared by:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway Suite 140
Hendersonville, TN 37075

Karen Johnson Davidson County
Batch# 215412 **DEEDWARR**
04/09/2019 09:56:03 AM 2 pgs
Fees: $13.00 Taxes: $499.50

20190409-0032180

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $135,000.00.

Affiant

Subscribed and sworn to before me, this 29th day of March, 2019.

Notary Public
My commission expires: 4-13-22

KATHERINE WARREN NOTARY PUBLIC STATE OF TENNESSEE COUNTY OF RUTHERFORD Exp. 4-13-2022

05-1902-67488

Address of New Owner:	**Send Tax Bills to:**	**Tax Information:**
Darby Kelly	Darby Kelly	107-05-0-A-126.00 CO
126 Five Oaks Drive Nashville TN 37217	126 Five Oaks Drive Nashville, TN 37217	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Lawrence Burns and Hattie Burns, husband and wife,** hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Darby Cathleen Kelly, unmarried woman,** hereinafter called the Grantees, their successors 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 Unit No. 126, on the Plan of Five Oaks, of record in Book 5200, Page 355, as amended in 5784, Page 521, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Lawrence Burns and Hattie Burns, husband and wife by deed from Cedric L. Jones and Mar'keshia Jones, husband and wife, dated March 30, 2016, recorded April 1, 2016, of record in Instrument No. 20160401-0030948, Register's Office for Davidson County, Tennessee.
>
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> This property is improved property known as 126 Five Oaks Drive, Nashville, TN 37217.

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.

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 29th day of March, 2019.

Lawrence Burns

Hattie Burns

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Lawrence Burns and Hattie Burns**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Goodlettsville, TN, this 29th day of March, 2019.

Notary Public

My Commission expires 03/21/22

LATIKA RINI FARRELL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
My Commission Expires 03-21-2022