Karen Johnson Davidson County
Batch# 216711 DEEDWARR
04/12/2019 09:29:30 AM 4 pgs
Fees: $23.00 Taxes: $632.70
20190412-0033481

Prepared By & Return To:
Tennessee Title Services, LLC
7000 Executive Center Dr
Suite 290
Brentwood, TN 37027
B19-0372

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $171,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 22nd day of March, 2019

Notary Public

Commission Expires: 4-13-22

MORGAN O'NEILL STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

Address of New Owner	Send Tax Bills To:	Map & Parcel
Allison Daily 826 Lower Park Place Antioch, TN 37013	First National Bank of Middle TN 1608 Williams Dr. #301 Murfreesboro, TN 37129	175-02-0B-144.00-CO

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,

Timothy M. Hubbard and Emily K. Hubbard, husband and wife

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

Allison Daily, an unmarried woman

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 all of Unit No. 1801, as shown on Exhibit B to the Supplemental Declaration of Covenants, Conditions and Restrictions and Master Deed of Old Hickory Commons, Sections Two and Three, filed for record as Instrument Number 20081117-0113467, as further amended by Instrument Number 20130322-0028759, and as further amended by Instrument Number 20140207-0011094, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Timothy M. Hubbard and Emily K. Hubbard, husband and wife by Warranty deed from Ole South Properties, Inc., a Tennessee Corporation of record in Instrument No. 20151106-0113185 Register's Office for Davidson County, Tennessee, dated October 27, 2015 and recorded on November 06, 2015.

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.

See attached Exhibit "A" which is considered a part of this deed of conveyance.

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

This is improved property known as: 826 Lower Park Place, Antioch, TN 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 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 22nd day of March, 2019.

Timothy M. Hubbard

Emily K. Hubbard

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Timothy M. Hubbard and Emily K. Hubbard** 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 22nd day of March, 2019.

Notary Public
My Commission Expires: 1/13/20

(Notary Seal)

JOSHUA A. TERRY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

Welcome Home Retention Language Acknowledgement for FHA Loans

FHLB CINCINNATI

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 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.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Homebuyer Printed Name	Homebuyer Signature	Date
Allison Daily	Allison Daily	3-22-19

Damon v. Allen
FHLB Cincinnati

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CERTIFICATE OF AUTHENTICITY

I, Jessica Sparnell do hereby make oath that I am a licensed 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.

Attorney or Custodian

Birthright Title, LLC

STATE OF TENNESSEE

COUNTY OF WILSON

Personally appeared before me, the undersigned, a notary public in and for the aforesaid county and state, the within named, Jessica Sparnell, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public

My Commission Expires: 4-13-22

MORGAN O'NEILL
STATE OF TENNEESSEE NOTARY PUBLIC (SEAL)
WILSON COUNTY