WHEN RECORDED RETURN TO

Midtown Title, LLC
1704 Charlotte Avenue, #105
Nashville, TN. 37203
File No. 1-19-3878

WARRANTY DEED

Karen Johnson Davidson County
Batch# 219851 DEEDWARR
04/18/2019 03:33:30 PM 3 pgs
Fees: $18.00 Taxes: $1,073.00
20190418-0036008

B-BR-19-03002

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $290,000.00.

Alex Charles Craft
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF APRIL, 2019.

Notary Public

MY COMMISSION EXPIRES: 4-28-19
(AFFIX SEAL)

DEBORAH L. BISSELL NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY My Commission Expires APRIL 28, 2019

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)
Alex Charles Craft	F&M Bank	
(NAME)	(NAME)	**119-14-0-205.00**
3002 Wingate Ave	50 Franklin St;	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37211	Clarksville, TN 37040	
(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, **SHELLEY D. SCHMIDT, MARRIED,** hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto **ALEX CHARLES CRAFT, SINGLE**
, 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 Lot No. 40 on the Plan of Map of Tuggle Heights of record in Plat Book 1130, Page 90, 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 Shelley D. McDaniel, a single woman by Warranty deed from Alfred Tate Rogers, Sr. and Martha Stone Rogers, husband and wife of record in Instrument No. 20141028-0099312 Register's Office for Davidson County, Tennessee, dated October 24, 2014 and recorded on October 28, 2014. Shelley D. McDaniel having since married is now known as Shelley D. Schmidt. Her spouse, Mark Schmidt joins in the execution of this instrument to convey any and all rights in and to said property.

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.

This conveyance is subject to:
- Taxes for the year 2019, a lien not yet due and payable.
- Subject to all matters shown on the Plan of record in Plat Book 1130, Page 90, Register's Office for Davidson County, Tennessee.
- Any and all existing easements and restrictions as shown of record not stated herein

This is **improved** property known as: **3002 Wingate Ave, Nashville, Tennessee 37211**.

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 11th DAY OF APRIL, 2019.

Shelley D. Schmidt

Mark Schmidt

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, SHELLEY D. SCHMIDT AND MARK SCHMIDT, 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/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 11th of April, 2019.

Notary Public
My Commission Expires: _____
(SEAL)

KATE NYQUIST
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 11-8-2021

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

True Copy Certification

I, Christopher M. Corriveau, 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.

C. M. C

Signature

State of Tennessee
County of Davidson

Personally appeared before me, Rachel Marie Collins, a notary public for the state of Tennessee, Christopher M. Corriveau who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Rachel Marie Collins

Notary Signature

My Commission Expires: 3-21-20

