This Instrument Prepared By and Returned To: Concord Title 3000 Meridian Blvd. Ste. 140 Franklin, TN 37067 File No. 20191680 **After Recording Return To The Above.**	I hereby swear or affirm that the actual consideration for this transfer, or the value of the Premises, whichever is greater, is **$148,900.00** which is equal to or greater than the amount the Premises would command at a fair and voluntary sale. Affiant Sworn to and subscribed before me this 10th day of May, 2019. Notary Public My Commission Expires: _____

NICK HARRIS STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 03-20-2022

WARRANTY DEED

Karen Johnson Davidson County
Batch# 225979 **DEEDWARR**
05/06/2019 09:47:13 AM 3 pgs
Fees: $18.00 Taxes: $550.93

20190506-0041975

THIS INDENTURE, made this 10th day of May, 2019, among:

DIANE BROOKS

of Davidson County, Tennessee, their trustees, executors, heirs, successors and/or assigns (the "**Grantor**")

AND

SHANIKI WILLIAMS, SINGLE WOMAN

of Davidson County, Tennessee, their trustees, executors, heirs, successors and/or assigns (the "**Grantee**").

WITNESSETH:

THAT the Grantor, for and in consideration of $10.00 Dollars and other good and valuable consideration, paid in hand, the receipt and sufficiency of which is hereby acknowledged, does grant, bargain, sell, transfer, convey and set over unto Grantee the following described real property hereinafter referred to as the "Premises".

Land in Davidson County, Tennessee, being Lot No. 46A on the Plan of Zone Lot Division of Lots 23, 24, 25, 27, 29, 30, 31, 32, 33, 34, 35, 37, 38, 39, 40, 41, 42, 43, 45, 46, & 48, Rachel's Square, Section Two, of record in Plat Book 6250, Page 540 and amended to change the name to Colony Downs in Book 8030, Page 757, 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 Sara Christians by Warranty deed from Roger Williams and Nancy K. Yates, as joint tenants in common with right of survivorship of record in Instrument No. 20100427-0031941 Register's Office for Davidson County, Tennessee, dated April 22, 2010 and recorded on April 27, 2010. (Value of consideration shown in aforementioned deed $75,500.00.)

Being the same property conveyed to Music City Holdings, LLC, a Texas Limited Liability Company by Warranty deed from Sara Christians of record in Instrument No. 20190122-0006034 Register's Office for Davidson County, Tennessee, dated January 17, 2019 and recorded on January 22, 2019. (Value of consideration shown in aforementioned deed $82,000.00.)

Being the same property conveyed to Diane Brooks by Warranty deed from Music

City Holdings, LLC, a Texas Limited Liability Company of record in Instrument No. 20190122-0006035 Register's Office for Davidson County, Tennessee, dated January 17, 2019 and recorded on January 22, 2019. (Value of consideration shown in aforementioned deed $102,000.00.) Being also known as 310 Andrew JAckson Place Hermitage, Tennessee 37076.

SEE ALSO ATTACHED EXHIBIT "A"

TOGETHER WITH AND SUBJECT TO all hereditaments and appurtenances deriving therefrom or appertaining thereto including, without limitation, matters filed for record with the aforesaid Register's Office and/or shown on plats or maps of same, if any; further releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE Premises by the Grantee, their heirs and assigns forever.

SUBJECT TO all applicable restrictions, easements, agreements, notations, setback lines and/or matters affecting the Premises filed for record in the aforesaid Register's Office.

FURTHERMORE, the Grantor hereby covenants with Grantee that they are lawfully seized in "fee simple" of the Premises, have full power, authority and right to convey the same; that the Premises are free from all liens, other than those described above and property taxes for the current year, which shall be prorated between the parties on the date title to the Premises is transferred to Grantee, the payment of which shall be the responsibility of Grantee; and that Grantor will forever warrant and defend the Premises and title thereto against lawful claims of **ALL PERSONS WHOMSOEVER.**

THE SOURCE of the above description is derived from the previous deed of record, no boundary survey having been made at the time of this conveyance.

WHENEVER in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF the undersigned have executed this instrument on the date first above written.

Diane Brooks

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State aforesaid, Diane Brooks, the within named bargainor(s), 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 10th day of May, 2019.

T. P. BOSHEARS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Notary Public
My Commission Expires: 3-7-23

Owner Name & Property Address:

Name: Shaniki Williams
Address: 310 Andrew JAckson Place
City, State, Zip: Hermitage, TN 37076

Responsible Party For Taxes:

Name: Shaniki Williams - Pinnacle Bank
Address: ~~310 Andrew JAckson Place~~ 1125 Ocean Ave
City, State, Zip: ~~Hermitage, TN 37076~~ Lakewood, NJ 08701

Tax ID: 075-07-0-221.00

EXHIBIT "A"

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.**