WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY/RETURN TO:
Lawyer's Escrow Service, Inc., 2055 North Mount Juliet Road, Suite 202, Mount Juliet, TN 37122

STATE OF Tennessee

COUNTY OF ~~Wilson~~ Rutherford

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 195,000.00 .

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF May, 2019.

Notary Public
COMMISSION EXPIRES: 5-22-22

(Affix Seal)

(BLANK FOR REGISTER'S OFFICE ENDORSEMENT)

Karen Johnson Davidson County
Batch# 226733 DEEDWARR
05/07/2019 09:58:30 AM 3 pgs
Fees: $18.00 Taxes: $721.50
20190507-0042645

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Mary Alice Taylor McClary	First Bank	175-02-0B-115.00-C
(NAME)	(NAME)	
1541 Sprucedale Drive	318 Seaboard Lane, Ste 205	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Franklin, TN 37067	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, I, **Quamessia Pruitt, a single person,** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Mary Alice Taylor McClary, an unmarried woman,** HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS, SUCCESSORS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in the first Civil District of Davidson, County Tennessee, being all of Unit Number 4407, as shown on the amendment to the Restated Declaration of Covenants, Conditions and Restrictions and Master Deed for Old Hickory Commons, Exhibit "1", Amended Exhibit D, Section Two and Three, a Planned Unit Development, filed for record as Instrument Number 20081117-0113467 and further amended in Instrument Number 20130322-0028759, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made fr a more complete details of location and description of said lot.

Being the same property conveyed to Quamessia Pruitt, as single person by deed from Old South Properties, Inc., A Tennessee Corporation, on 07/15/2016, recorded 08/02/2016, in Instrument No. 20160802-0079546, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all matters shown on any applicable recorded plan, all applicable easements, setback lines, and restrictions of record; and any encroachment, encumbrance, violation, variation or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the land and not shown by the Public Records.

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 is improved property, known as 1541 Sprucedale Drive Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town)

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; and we do 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, successors 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 our hands this 3rd day of May 2019.

Quamessia Pruitt

State of Tennessee

County of Wilson

Before me, the undersigned, a notary public of the state and county aforesaid, personally appeared Quamessia Pruitt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument as her free act and deed for the purposes therein contained.

WITNESS my hand and seal this 3rd day of May, 2019.

S. Nixon Pressley
Commission Expires: 02/10/2021

NOTARY PUBLIC
S. NIXON PRESSLEY
My Commission Expires
February 10, 2021
STATE OF TENNESSEE

TRUE COPY CERTIFICATION

I, Lynda Marvel, 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 the law.

Lynda Marvel

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me Lisa K. R. Wagner, a notary public for this county and state, Lynda Marvel, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

My Commission Expires: Sept. 20, 2020

LISA K R WAGNER
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY