THIS INSTRUMENT PREPARED BY:
Glenn S. Macbeth, Attorney
Gateway Title Services, LLC
Stone Gate Corporate Center, Ste 102
1639 Medical Center Parkway
Murfreesboro, TN 37129

NAME AND ADDRESS OF NEW OWNERS:
Garrick M. Tisdale
5808 Monroe Crossing
Antioch, TN 37013
SEND TAX BILLS TO:
F&M Mortgage
10 Cadillac Drive
Brentwood, TN 37027

stewart title
13026 Lebanon Road
Suite 100
Mt. Juliet, TN 37122

Karen Johnson Davidson County
Batch# 227468 DEEDWARR
05/08/2019 11:15:30 AM 4 pgs
Fees: $23.00 Taxes: $603.10
20190508-0043076

WARRANTY DEED

(Map/Parcel: 163-16-0A-072.00-CO)

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable consideration, the receipt of all of which is hereby acknowledged, the undersigned, **MARCUS A. LACKEY**, hereinafter referred to as "Grantor", has bargained and sold and does hereby transfer and convey unto **GARRICK M. TISDALE, a single man,** hereinafter referred to as "Grantee", his heirs and assigns forever, that certain property located and situated in Davidson County, Tennessee, and more particularly described as follows:

> LAND located in Davidson County, Tennessee, being all of Unit No. 172, on the Plan of Phase One, Provincetown, A Horizontal Property Regime with Private Elements, according to plat and survey of same appearing of record in Plat Instrument No. 20031119-0618785, Exhibit A-1, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details as to location and description of said lot.
>
> BEING the same property conveyed to Marcus A. Lackey by Corporate Special Warranty Deed dated December 19, 2006 from Relo Direct Inc., recorded January 2, 2007, in Instrument Number 20070102-0000188, in the Register's Office of Davidson County, Tennessee.
>
> THIS CONVEYANCE IS MADE SUBJECT TO: (1) all subdivision/condominium assessments, covenants, bylaws, restrictions and declarations, (2) all items set out on any applicable plat of record, (3) any and all applicable government and/or zoning regulations, (4) utility, sewer, drainage, rights of way and any other easements of record, and (5) any and all other matters of public record.

This is improved property known as 5808 Monroe Crossing, Antioch, TN 37013.

TO HAVE AND TO HOLD the said real estate, together with all appurtenances, estate, title and interest belonging to the said Grantee, his heirs and assigns, forever.

Grantor covenants with the said Grantee that Grantor is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered except as noted herein, and for the 2019 real property taxes which will be prorated at closing and paid by the Grantee.

Grantor further covenants and binds Grantor, his heirs and representatives, to warrant and forever defend the title to said real estate unto the said Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS MY HAND and signature on this the 3rd day of May, 2019.

MARCUS A. LACKEY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Marcus A. Lackey, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this the 3rd day of May, 2019.
Notary Public

~~My Commission Expires~~: Notary Public
Expires: 9-26-19
~~(SEAL)~~

MARY FUGITT
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

AFFIDAVIT

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $163,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 3rd day of May, 2019.

Notary Public

My commission Expires 7/1/23

Sheila McCord
STATE OF TENNESSEE NOTARY PUBLIC
Sumner County

See Exhibit "A" attached

File No. GTS1-2019-79

EXHIBIT "A"
Part of the Warranty Deed conveyed to Garrick M. Tisdale, a single man
dated May 3, 2019

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.

TRUE COPY CERTIFICATON

I, Jill Simmons, 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.

Jill Simmons
Signature

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Jill Simmons the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the person(s) described herein, and who acknowledge that she executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 11th day of April, 2019.

Lissa Groom
Notary Public

My Commission Expires: 9.16.2020

