THIS INSTRUMENT PREPARED BY: **Mudter, Patterson & Cox PLLC** **3811 Bedford Avenue** **Suite 205** **Nashville, Tennessee 37215** **Record & Return To:** **First Title & Escrow Co., Inc.** **FTEC File No. 34760-04-2019**	STATE OF TENNESSEE, COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $157,000.00. Affiant Subscribed and sworn to before me this 9th day of May, 2019. Notary Public My Commission Expires: 9.20.20

Jennifer Harris
State Of Tennessee Notary Public
County Of Rutherford

WARRANTY DEED

Address New Owner: Joseph C. Lord 1516 Mohawk Trail Madison, TN 37115	**Send Tax Bills To:** NEW ORDER	**Tax Information:** Map and Parcel No.: 063 02 0 022 00

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Nathan R. Packer and Amy L. Packer,** husband and wife ("Grantors"), have this day bargained and sold, and do hereby transfer and convey to **Joseph C. Lord,** an unmarried man ("Grantee"), his heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 1516 Mohawk Trail, Madison, TN 37115.

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

And Grantors covenants they are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantors further covenant and bind themselves, their heirs and assigns to warrant and forever defend the title to said real estate to Grantee, his heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Karen Johnson Davidson County
Batch# 228219 DEEDWARR
05/10/2019 08:50:51 AM 3 pgs
Fees: $18.00 Taxes: $580.90

20190510-0043893

IN WITNESS WHEREOF, Grantor has executed this instrument on the 9th day of May, 2019.

Nathan R. Packer

Amy L. Packer

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, Nathan R. Packer and Amy L. Packer, 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, at office, this 9th day of May, 2019.

Notary Public

My Commission Expires:

GERALD G. PATTERSON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES OCTOBER 7, 2019

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 111 on the Plan of Nawakwa Hills, Powwow Addition, Section 4, as of record in Plat Book 974, page 26, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Nathan R. Packer and Amy L. Packer, husband and wife, by deed dated July 8, 2016 from Lloyd L. Harper, unmarried, of record in Instrument No. 20160711-0070808, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. State and County taxes for the year 2019, a lien, but not yet due and payable, which have been prorated and assumed by Grantee. Map and Parcel No. 063 02 0 022 00.
2. All matters appearing on the Plan of record as Book 974, page 26, Register's Office for Davidson County, Tennessee.
3. 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.