This instrument prepared by and (MAIL)
instrument may be returned to:
OS National, LLC
3097 Satellite Blvd., Suite 400
Duluth, GA 30096
Tel. 770-497-9100

Send tax bills to:
Archie Dawdy Jr.
150 Bonnafield Drive
Hermitage, TN 37076

Karen Johnson Davidson County
Batch# 234877 DEEDWARR
05/28/2019 08:35:06 AM 4 pgs
Fees: $23.00 Taxes: $817.70
20190528-0049739

Name and address of new owner:
Archie Dawdy Jr.
150 Bonnafield Drive
Hermitage, TN 37076

Map parcel number: 074-08-0-165.00

Source of Title: See Exhibit "A" attached hereto and incorporated herein.

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten dollars and no/100 ($10.00), cash in hand paid by the Grantee(s) and other good and valuable considerations accepted as cash, the receipt and sufficiency of which is hereby acknowledged,

OPENDOOR PROPERTY W22 LLC, a Delaware limited liability company,

the Grantor herein, have this day bargained and sold, and do hereby transfer and convey unto the said,

Archie Dawdy Jr., an unmarried man,

the Grantees herein, their (successors), heirs and assigns, certain real estate more particularly described as follows:

See exhibit "A" attached hereto and incorporated herein.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the Grantees, their (successors), heirs and assigns forever. We covenant with the said Grantees that we 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 for those matters appearing of record and real property taxes. Subject to Attached Exhibit B:

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons whomsoever.

Whenever 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 hand this 6th day of May, 2019, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

OPENDOOR PROPERTY W22 LLC, a Delaware limited liability company
By: OS National LLC

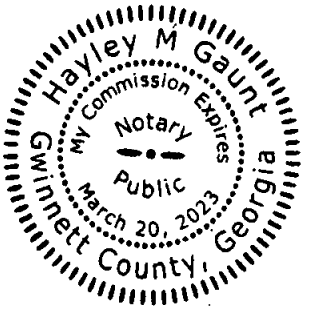
Craig Bowman, Authorized Signer
Pursuant to the terms of a Limited Power of Attorney of record at Instrument No.: 201812310126658, Register's Office for Davidson County, Tennessee.

State of Georgia)
County of Gwinnett)

Personally appeared before me, Hayley M Gaunt, a Notary Public in and for said County and State, Craig Bowman, which whom I am personally acquainted, and who acknowledged that such person executed the within instrument for the purposes therein contained, and who further acknowledged that such person is the Attorney in Fact of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 6th day of May, 2019.

Notary Public: Hayley M Gaunt
Printed Name: Hayley M Gaunt
My Commission Expires: 3/20/23



AFFIDAVIT OF VALUE

STATE OF TENNESSEE)

COUNTY OF Davidson)

The actual consideration (or value, whichever is greater) for this transfer is $221,000.00.

AFFIANT – Archie L Dawdy

Subscribed and sworn to before me, this 23rd day of May, 2019.

NOTARY PUBLIC

My Commission Expires: 11.8.21

JENNIFER R. PIERCE STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Property address: 150 Bonnafield Drive, Hermitage, TN 37076

EXHIBIT A
Legal Description

MORE COMMONLY KNOWN AS: 150 Bonnafield Drive, Hermitage, TN 37076

TAX PARCEL ID/APN (For informational purposes only): 074-08-0-165.00

Land in Davidson County, Tennessee, being Lot No. 904 on the Plan of Section Eight, Hermitage Hills of record in Plat Book 3600, Page 24, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Said Lot No. 904 fronts 75.0 feet on the Southeasterly margin of Bonnafield Drive and extends back 235.0 feet on the Northeasterly line and 182.87 feet on the Southwesterly line to a dead line in the rear on which it measures 127.95 feet.

Being the same property conveyed to Opendoor Property W22 LLC, a Delaware limited liability company by Warranty deed from David L. Wyatt and wife, Crystal D. Wyatt of record in Instrument No. 20180816-0081407 Register's Office for Davidson County, Tennessee, dated August 14, 2018 and recorded on August 16, 2018. (Value of consideration shown in aforementioned deed $228,000.00.)

Exhibit B:

Housing and Community Investment

Welcome Home Retention Language Acknowledgement for FHA Loans

FHLB CINCINNATI

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 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.

I acknowledge that I have been informed that the language above will be included in or attached to the warranty deed for the property I am purchasing and I agree to the restrictions and limitations included in this language.

Archie Dowdy, Jr.	[signature]	5-23-19
Homebuyer Printed Name	Homebuyer Signature	Date
Homebuyer Printed Name	Homebuyer Signature	Date

[signature]

Damon v. Allen
FHLB Cincinnati

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