This Instrument Prepared by and returned to:
Lillian R. Gilmer, Esq.
RENO & CAVANAUGH, PLLC
424 Church Street, Suite 2910
Nashville, TN 37219

ADDRESS NEW OWNER:
Deonesha Morris
4125 Polk Forest Circle
Nashville, TN 37207

SEND TAX BILL:
To Mortgagee*

MORTGAGEE:
Habitat for Humanity of Greater Nashville
414 Harding Place, Suite 100
Nashville, TN 37211

MAP AND PARCEL:
059-08-0A-325.00-CO

Karen Johnson Davidson County
Batch# 359973 **DEEDWARRSP**
02/19/2020 10:40:47 AM 3 pgs
Fees: $18.00 Taxes: $647.13
20200219-0018358

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **HABITAT FOR HUMANITY OF GREATER NASHVILLE**, a Tennessee non-profit corporation (hereinafter called the "Grantor"), has bargained and sold and by these presents does transfer and convey unto **DEONESHA MORRIS,** an unmarried person (hereinafter called the "Grantee"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

> Land in Davidson County, Tennessee, being Lots(s) 325, as shown on the map entitled Final Plat, Park Preserve, Phase 1D and 4 A, of record in Instrument No. 20181114-0112274, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being a portion of the same property conveyed to NASHVILLE AREA HABITAT FOR HUMANITY, INC., by deed from HARDING CORPORATION, of record as Instrument No. 20080610-0059763, dated May 30, 2008, said Register's Office. Nashville Area Habitat for Humanity, Inc. changed it's name to Habitat for Humanity of Greater Nashville, as evidenced by Articles of Amendment to the Charter of record as Instrument No. 20120222-0015552, said Register's Office.

The above-referenced land is improved property known as 4125 Polk Forest Circle, Nashville, Tennessee 37207 (the "Property").

This conveyance is made subject to the following:

1. Matters shown on the Plan of record as Instrument No. 20181114-0112274, said Register's Office.
2. Declaration of Covenants, Conditions, Liens, Easements and Restrictions, including, but not limited to, easements, assessments, special assessments, charges and liens, contained in an instrument of record as Instrument No. 20100122-0005684, amended as Instrument No. 20100316-0019840 and Instrument No. 20101027-0086058, said Register's Office.
3. Storm Water Detention Agreement of record as Instrument No. 20171204-0123505, said Register's Office.
4. Landscape Agreement of record as Instrument No. 20031027-0157840, said Register's Office.
5. Declaration of Temporary Access and Utility Easement Agreement of record in Instrument No. 20180906-0088389, said Register's Office.
6. Declaration of Restrictive Covenants of record in Instrument No. 20191015-0105566, said Register's Office.
7. Notice of Completion of record in Instrument No. 20200204-0012602, said Register's Office.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, her heirs and assigns, forever; and Grantor does covenant with the Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and that the same is unencumbered, unless otherwise herein set out; and Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the Property to the Grantee, her heirs and assigns, against the lawful claims of all persons claiming by, through or under Grantor, but not further or otherwise. 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.

In addition to the encumbrances listed above, this conveyance is made subject to the following covenants and restrictions, which shall be binding upon the Grantee herein, and her heirs, assigns

In addition to the encumbrances listed above, this conveyance is made subject to the following covenants and restrictions, which shall be binding upon the Grantee herein, and her heirs, assigns and subsequent grantees, it being the intent of Grantor that these covenants and restrictions run with the Property.

NON-DISCRIMINATION

During such time as the property described herein is used for a purpose for which assistance under the Housing Opportunity Program Extension Act of 1996, P.L. 104-120, was provided or for another proposed involving the provision of similar services or benefits, then no person having an interest in this property shall refuse service for or accommodation or other benefits to any person with respect to the property on account of the person's race, color or national origin or otherwise engage in discrimination conduct of any kind or account of a person's race, color or national origin with respect to the property. This covenant shall run with the land.

OWNER RETENTION

Grantees, for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Affordable Housing Program (AHP), 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 written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period.

(ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the AHP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the AHP 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the AHP-assisted household's investment; unless one of the following exceptions applies:

1. The unit was assisted with a permanent mortgage loan funded by an AHP advance;
2. The subsequent purchaser, transferee, or assignee 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);
3. The amount of the AHP subsidy that would be required to be repaid is $2,500 or less; or
4. 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 event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the AHP-assisted homeowner.

Grantee hereby grants to Grantor for a period of thirty (30) years from the date hereof the first right of refusal concerning any bona fide offer to purchase the Property. That is, prior to conveying the Property or any interest therein to anyone, Grantee must give Grantor written notice of the terms of the conveyance and reasonable evidence that the proposed conveyance is serious and legitimate. Within thirty (30) calendar days of receiving Grantee's written notice of the proposed conveyance, Grantor will inform Grantee of whether Grantor is willing to take title of the Property under similar terms as the proposed sale. Any amount to be paid to Grantee pursuant to this paragraph shall be reduced by the amounts outstanding under any promissory note(s) made by Grantee payable to the order of Grantor. This covenant shall also run with the land.

WITNESS my hand this 14th day of February, 2020.

HABITAT FOR HUMANITY OF GREATER NASHVILLE

By: _____
Danny Herron, President and Chief Executive Officer

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Danny Herron**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the President and Chief Executive Officer of **Habitat for Humanity of Greater Nashville**, the Grantor, and is authorized by the Grantor to execute this instrument on behalf of the Grantor.

Witness my hand, at office, 14th day of February, 2020.

_____
Notary Public

My Commission expires: _____

TRACY BEASLEY STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 11-17-2021

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $174,900.00.

_____
Affiant

Subscribed and sworn to before me, 14th day of February, 2020.

_____
Notary Public

My Commission expires: _____

TRACY BEASLEY STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 11-17-2021