WARRANTY DEED

Karen Johnson Davidson County
Batch# 376330 DEEDWARR
03/24/2020 08:18:30 AM 4 pgs
Fees: $23.00 Taxes: $850.82
20200324-0031684

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $229,950.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS 20 DAY OF March, 2020.

Notary Public

MY COMMISSION EXPIRES. 7-17-2020

(AFFIX SEAL)

AMY FREDRICKSON STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF WILLIAMSON

THIS INSTRUMENT WAS PREPARED BY
Hardeman & Montgomery, 4301 Hillsboro Pike, Suite 300, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Tommy Y. Phelps	F & M Bank	
(NAME)	(NAME)	
3124 Southlake Dr.	10 Cadillac Dr. Ste 100	119 15 0 052.00
(ADDRESS)	(ADDRESS)	
Nashville, TN 37211	Brentwood, TN 37027	
(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, WE, **LARRY P. LAWSON, MARRIED**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **TOMMY Y. PHELPS, UNMARRIED MAN,** HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Lot 68, SECTION TWO, SOUTHLAKE, as shown on plat of record in Plat Book 2083, Page 84, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Beginning at a point on the East margin of Southlake Drive, the common corner of Lots 67 and 68; thence with the line between said lots, Eastwardly 151.9 feet to a point; thence Southwardly 89 feet to the North margin of Lake Park Drive; thence with the margin of the same, Westwardly 127 feet to the beginning of a curve; thence along said curve, Northwestwardly 39.27 feet to the Easterly margin of Southlake Drive; thence with the margin of said Drive, Northerly 64 feet to the beginning.

Being the same property conveyed to Larry P. Lawson, by Warranty Deed from Heather Gillanders, an unmarried woman and Elise Irvine, an unmarried woman, as Tenants in Common with Right of Survivorship, of record in Instrument No. 20160511-0046600, in the Register's Office of Davidson County, Tennessee, dated April 14, 2016 and recorded on May 11, 2016.

This was never the marital residence for the Grantor.

SEE ATTACHED EXHIBIT "A" FOR ADDITIONAL RESTRICTIONS

This conveyance is subject to all easements, restrictive covenants and conditions, and all other matters of record, including all items set out on any applicable plat of record.

unimproved _
This is improved x property, known as 3124 Southlake Dr., Nashville, TN 37211
(House Number) (Street) (P O. Address) (City or Town) (Postal Zip)

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 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 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 my hand this 2nd day of March, 2020

Larry P. Lawson

LARRY P. LAWSON

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 Larry P. Lawson, 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 within instrument for the purposes therein contained.

Witness my hand and official seal this 2nd day of March, 2020.

Commission expires:

D. DYLAN POTTER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 3-8-2022

Notary Public

EXHIBIT "A"

Grantee(s), 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.

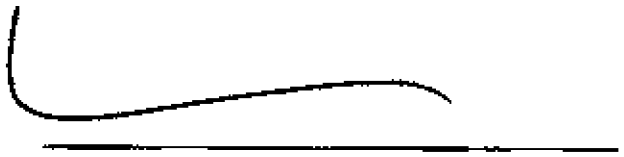
(ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the AHP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, 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.

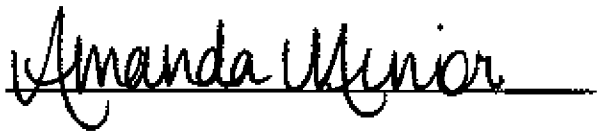
Certification of Authenticity
for Electronically Filed Document

I, **W. Aaron Fortner**, 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.



State of Tennessee)
)
County of Williamson)

Personally appeared before me, **Amanda Minor**, a notary public for this county and state, **W. Aaron Fortner**, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.



MY COMMISSION EXPIRES: 12.12.20

NOTARY'S SEAL:

