(1)

WARRANTY DEED

Karen Johnson Davidson County
Batch# 380511 DEEDWARR
04/01/2020 11:40:08 AM 3 pgs
Fees: $18.00 Taxes: $962.00

20200401-0034966

RUTHERFORD COUNTY JUDITH C. JACOBS STATE OF TENNESSEE NOTARY PUBLIC

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $260,000.00

GERGES YACOUB
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31ST DAY OF MARCH, 2020.

Notary Public
MY COMMISSION EXPIRES: 9-16-23
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, PC
Stewart Title Company Tennessee Division, 121 1st Ave S, Ste 200, Franklin, TN 37064-6300

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Gerges Yacoub	US Bank	
(NAME)	(NAME)	
8225 Luree Lane	7601 Penn Ave S #1	07510006400
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076	Richfield, MN 55423	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, **I Pauline Hendrickson, an unmarried woman**, hereinafter called the GRANTOR(S), has bargained and sold, and by these presents do transfer and convey unto **Gerges Yacoub and Heba Hanna, a married couple**, hereinafter called the GRANTEE(S), their assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 87 on the Map of Hermitage Estates of record in Book 3300, Page 70, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more accurate description of said lot. Being the same property conveyed to Alvin E. Hendrickson and wife, Polly r. Hendrickson by Warranty Deed from Douglas M. Hahn, dated 12/13/1965 , of record in Book 3969, Page 364, Register's Office for Davidson County, Tennessee.

The said Alvin E. Hendrickson died on 07/28/2014 leaving the said Polly R. Hendrickson as the sole surviving tenant by the entirety

All matters shown on the plat of record in Plat Book 3300, Page 70, in the Register's Office for Davidson County, Tennessee.
See Exhibit "A"
This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☒ 8225 Luree Lane, Hermitage, TN 37076
(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 GRANTEE(S), his/her/their assigns forever; and we do covenant with the said

GRANTEE(S) 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 GRANTEE(S), his/her/their 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.

Effective the 31st day of March, 2020.

Pauline Hendrickson

Pauline Hendrickson

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 Pauline Hendrickson, 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 he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 31st day of March, 2020.

Tracey Trumpiour

Notary Public:
My Commission Expires: 3.17.21

TRACEY TRUMPIOUR
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

RETURN TO:
Stewart Title Company Tennessee Division
13026 Lebanon Road, Ste 100
Mount Juliet, TN 37122

Housing and Community Investment

Exhibit A

Welcome Home Retention Language

FHLB

The language below should be inserted into the Deed or as a Restrictive Covenants to the Deed. If it is attached to the Deed as an addendum or attachment, the Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Deed.

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.

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