WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY/RETURN TO:
Lawyer's Escrow Service, Inc., 2021 Richard Jones Road, Suite 220
Nashville, Tennessee 37215

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS **$249,900.00**.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd day of April, 2020

Notary Public

Commission Expires: 2/24/23

(Affix Seal)

CASSIE LOVVORN STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

(BLANK FOR REGISTER'S OFFICE ENDORSEMENT)

Karen Johnson Davidson County
Batch# 382289 **DEEDWARR**
04/06/2020 03:40:50 PM 3 pgs
Fees: $18.00 Taxes: $924.63

20200406-0036440

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Madison Erin Hays	F+M Bank	**0441-50-E-008.00CO**
(NAME)	(NAME)	
2040 Village Park Circle	~~500~~ 10 Cadillac Dr. #100	
(ADDRESS)	(ADDRESS)	
Old Hickory, TN 37138	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, **Village Green of Old Hickory, LLC,** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **MADISON ERIN HAYS, an unmarried woman,** HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS, SUCCESSORS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 8 on the Plan of Final Plat Village Green-Phase 3A of record in Instrument Number 20180904-0087221, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being a part of the same property conveyed to Village Green of Old Hickory, LLC by Warranty Deed from James R. Yates and wife, Carolyn H. Yates of record in Instrument No. 20160322-0027088 Register's Office for Davidson County, Tennessee, dated March 11, 2016 and recorded on March 22, 2016.

SUBJECT TO RESTRICTIVE COVENANTS DESCRIBED IN EXHIBIT "A"

THIS CONVEYANCE IS SUBJECT TO ALL MATTERS SHOWN ON ANY APPLICABLE RECORDED PLAN, ALL APPLICABLE EASEMENTS, SETBACK LINES, AND RESTRICTIONS OF RECORD; AND ANY ENCROACHMENT, ENCUMBRANCE, VIOLATION, VARIATION OR ADVERSE CIRCUMSTANCE AFFECTING THE TITLE THAT WOULD BE DISCLOSED BY AN ACCURATE AND COMPLETE LAND SURVEY OF THE LAND AND NOT SHOWN BY THE PUBLIC RECORDS.

This is **IMPROVED** property, known as **2040 Village Park Circle, Old Hickory, TN 37138**
(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, successors 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, successors 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 our hands this 2 day of April 2020.

Village Green of Old Hickory, LLC

MEMBER

Robert E. Porter
Member

STATE OF TENNESSEE
COUNTY OF Wilson

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Robert E. Porter, with whom I am personally acquainted and who upon his/her oath acknowledged himself/herself to be the Member, of Village Green of Old Hickory, LLC, the within named bargainor, a limited liability company, and that he/she as such Member, being authorized to do so pursuant to Resolution No. BHLLC 2019, executed the foregoing instrument for the purposes therein contained by signing the name of the limited liability company, by the said Robert E. Porter as such Member.

Witness our hands this 2 day of April 2020.

NOTARY PUBLIC

S. NIXON PRESSLEY STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

NOTARY PUBLIC
S. NIXON PRESSLEY
My Commission Expires
February 10, 2021
STATE OF TENNESSEE

My Commission Expires: 02/10/2021

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.