WARRANTY DEED

STATE OF TENNESSEE, COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $180,000.00.

Affiant

Subscribed and sworn to me on 04/16/2020.

NOTARY PUBLIC
My Commission Expires: 11-8-2021

BRENDA LEWIS
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

Karen Johnson Davidson County
Batch# 387934 DEEDWARR
04/20/2020 08:53:30 AM 4 pgs
Fees: $23.00 Taxes: $666.00
20200420-0040885

THIS INSTRUMENT WAS PREPARED BY:
Rochford Law & Real Estate Title, PLLC
2200 Abbott Martin Road, Suite 201
Nashville, Tennessee 37215
(615)269-7676

NAME/ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP – PARCEL #
Geoffrey Li 8421 Callabee Way Unit 12 Antioch, Tennessee 37013	F&M Bank PO BOX 451 Clarksville, TN 37041	181-02-0A-110.00 CO

FOR AND IN CONSIDERATION of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Matthew Karpovich and Paula Michelle Towery Karpovich, husband and wife, hereinafter called "**GRANTORS**," have bargained and sold, and by these presents do transfer and convey unto Geoffrey Li, a single man, hereinafter called "**GRANTEE**," his successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Unit No. F-12 as set forth in the Master Deed Establishing Lenox Creekside, Phase I, a condominium form of ownership and use in the manner provided under the provisions of Tennessee Code Annotated, Title 66, Chapter 27, Section I0I, et seq., of record in Instrument No. 20060306-0025686 and as amended by Instrument No. 20060606-0066938 in the Register's Office for Davidson County, Tennessee; said unit being shown as part of Exhibits El, E2 and E3 of said Master Deed.

Being the same property conveyed to Matthew Karpovich, an unmarried man by Warranty Deed from Josh R. Farrar and Jennifer Farrar, husband and wife, of record in Instrument No. 20141110-0103381, Register's Office for Davidson County, Tennessee, dated November 5, 2014 and recorded December 10, 2014.

Paula Michelle Towery Karpovich, spouse of Matthew Karpovich, for the consideration expressed herein, joins in this conveyance for the purpose of waiving all rights, claims and interests of any kind whatsoever, including any and all marital or homestead she may have in the aforedescribed property by virtue of her marriage to Matthew Karpovich.

This is improved property known as 8421 Callabee Way Unit 12, Antioch, Tennessee 37013.

The conveyance of the above-described parcel of land is subject to any and all zoning regulations, building restrictions, setback lines, if any, and easements and rights of way for public utilities applicable to this property.

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.

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, his successors and assigns, forever, and GRANTORS do covenant with the said GRANTEE they 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 GRANTORS do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEES, their 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 on 04/16/2020.

Matthew Karpovich

Paula Michelle Towery Karpovich

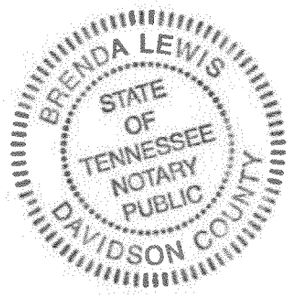
(Notary acknowledgement to appear on following page)

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On 04/16/20, before me personally appeared Matthew Karpovich and Paula Michelle Towery Karpovich, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described herein and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Witness my hand and official seal on 04/16/2020.

Brenda Lewis
NOTARY PUBLIC



My Commission Expires: 11-8-2021

Certificate of Authenticity

I, John Cobb Rochford, 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.

Signature

State of Tennessee

County of Davidson

Personally appeared before me, Brenda Lewis, a notary public for this county and state, John Cobb Rochford, who acknowledged that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 11-8-2021

BRENDA LEWIS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY