Karen Johnson Davidson County
Batch# 389304 DEEDWARR
04/21/2020 12:37:30 PM 4 pgs
Fees: $23.00 Taxes: $1,220.63
20200421-0041741

Prepared by:

615 Title, LLC
807 Bradford Avenue
Nashville, Tennessee 37204

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $329,900.00.

Affiant

Subscribed and sworn to before me this 17th day of April, 2020.

Notary Public
My Commission Expires:

LAURIE DAMEWOOD
STATE OF TENNESSEE NOTARY PUBLIC
My Comm. Expires 03/10/2021
COUNTY OF WILSON

2020-106

Address of New Owner:	Send Tax Bills to:	Tax Information:
Omar Al Mafrachi and Barween Mahmood	US Bank	
1273 Brentwood Highlands Drive	4801 Frederica St	172-04-0A-073.00
Nashville, TN, 37211	Owensboro, KY 42301	

WARRANTY DEED

For and in 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

Alexey Alexandrovic Mayorov, married,

hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto

Omar Al Mafrachi and Barween Mahmood, husband and wife,

hereinafter called the GRANTEES, their heirs and assigns, the following tract or parcel of land, to-wit:

Land in Davidson County, Tennessee, being Lot No. 96 on the Plan of Phase Two, Highlands of Brentwood (formerly Brentwood Highlands) of record in Plat at Instrument No. 2000209-0013331, 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 the same property conveyed to Alexey Alexandrovic Mayorov, unmarried by Warranty deed from Jonathan Jarvis and wife, Hillary Jarvis of record in Instrument No. 20130225-0018477 Register's Office for Davidson County, Tennessee, dated February 22, 2013 and recorded on February 25, 2013.

Megan Mayorov joins this conveyance for the express purpose of relinquishing all her rights, title and interest to said property, marital or otherwise.

See attached "Exhibit A" which is considered part of this deed of conveyance.

This conveyance is subject to any and all restrictions and easements of record.

This is improved property located at **1273 Brentwood Highlands Drive, Nashville, TN 37211.**

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 our hands this 17th day of April, 2020.

Alexey Alexandrovic Mayorov

Megan Mayorov

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 Alex Mayorov and Megan Mayorov, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 17th day of April, 2020.

Notary Public
My Commission Expires: 6/13/2022

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.

COMPASS
LAND TITLE

TRUE COPY CERTIFICATE

I, **J. Carlton Drumwright**, do hereby make oath that I am a licensed attorney and 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.

J. Carlton Drumwright

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, Elizabeth Barnes, a notary public for this county and state, **J. Carlton Drumwright**, who acknowledges that this certificate of an electronic document is true and correct and whose signature I have witnessed.

Notary

My Commission Expires: 12/18/22

ELIZABETH J. BARNES
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY