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20-1746

Karen Johnson Davidson County
Batch# 392128 DEEDWARR
04/27/2020 12:20:30 PM 3 pgs
Fees: $18.00 Taxes: $740.00
20200427-0043755

This Instrument Prepared by:
Legends Title Services, LLC
2494 N. Mt. Juliet Road Suite 300
Mt. Juliet, TN 37122

ADDRESS NEW OWNER:
Ramon Ramos Ortiz
6633 Shadyview Drive
Antioch, TN 37013

SEND TAX BILL TO:
New Owner

MAP/PARCEL 176-05-0A-087.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid by hereinafter named GRANTEE, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Panya Louanglath and wife, Holly Louanglath, hereafter called the GRANTORS,** have bargained and sold, and by these presents, do transfer and convey unto **Ramon Ramos Ortiz, a married man, hereafter called the GRANTEES,** his heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 284 on the Plan of Hickory Woods Estates, Section C of record in Plat Book 6900, Page 885 through 887, 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 Panya Louanglath and Holly Louanglath by Special Warranty deed from The Bank of New York Mellon, f/k/a The Bank of New York as Trustee for the Benefit of the Certificateholders, CWABS, Inc., Asset-Backed Certificates, Series 2007-11 of record in Instrument No. 20120619-0053694 Register's Office for Davidson County, Tennessee, dated June 05, 2012 and recorded on June 19, 2012.

This is improved property known as: **6633 Shadyview Drive, Antioch, Tennessee 37013.**

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

THIS CONVEYANCE is made subject to all taxes, restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

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, his heirs and assigns, forever; and,

GRANTORS do covenant with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

GRANTORS do further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES his heirs and assigns, against the lawful claims of all persons whomsoever. Possession to be given 23rd day of April, 2020.

WITNESS MY HAND on this the 23rd day of April, 2020

Panya Louanglath

Panya Louanglath

Holly Louanglath

Holly Louanglath

STATE OF TENNESSEE
COUNTY OF ~~Davidson~~ Wilson BM

Personally, appeared before me, the undersigned Notary Public in and for the aforesaid said County and State, **Panya Louanglath and Holly Louanglath,** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledge that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seals at office this 23rd day of April, 2020.

NOTARY PUBLIC

My Commission Expires: 09/09/2023

BEVERLY J. HEATHERLY STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

My Commission Expires: 09-09-23

STATE OF TENNESSEE
COUNTY OF Davidson

The actual value or consideration, whichever is greater, for this transfer is $~~190,800.00~~ $200,000.00 XXXXXXXX

AFFIANT

Subscribed and sworn to before me this the 23rd day of April, 2020.

NOTARY PUBLIC

My Commission Expires: 2/19/2024

JIM R. VANDERPOOL STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 02-19-2024

File No: 200194

Certificate of Authenticity

I, Jim R. Vanderpool, do hereby make an 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 with the law.

Jim R. Vanderpool

State of Tennessee
County of Williamson

Personally appeared before me, Kim Hollingshead, a notary public for this county and state, Jim R. Vanderpool, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary

My commission expires: 2/12/23

KIMBERLY HOLLINGSHEAD STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY