Karen Johnson Davidson County
Batch# 396683 DEEDWARRSP
05/06/2020 03:15:30 PM 4 pgs
Fees: $23.00 Taxes: $1,113.76
20200506-0047352

SPECIAL WARRANTY DEED

STATE OF TENNESSEE

COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $301,015.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13TH DAY OF APRIL, 2020.

Notary Public

MY COMMISSION EXPIRES: 08/30/2021

(AFFIX SEAL)

MEAGHAN G. SPRUILL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SUMNER

THIS INSTRUMENT WAS PREPARED BY
Ark Title Group, LLC, 4235 Hillsboro Pike, Suite 300, Nashville, TN 37215

File No.: ARK191696TN

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO.(S)
Nabil M. Gerges and Mervat Massoud, husband and wife 2021 Carefree Lane Antioch, TN 37013	Nabil M. Gerges and Mervat Massoud, husband and wife 2021 Carefree Lane Antioch, TN 37013	164160B00600

For and in consideration of the sum of Three Hundred One Thousand Fifteen And No/100 Dollars ($301,015.00), cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, D.R. Horton, Inc., a Delaware Corporation, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto Nabil M. Gerges and Mervat Massoud, husband and wife, hereinafter called Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson County, TENNESSEE, described as follows, to-wit:

Being Lot No. 6 in Cedarbrook Subdivision in Plat Instrument Number 201811050109350, and revised in the Surveyors Certificate of Correction recorded in Plat Instrument Number 20190801-0076150 in the Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being a portion of the same property conveyed to D.R. Horton, Inc., a Delaware Corporation by Special Warranty deed from Old Hickory Land Partners, LLC, a Tennessee limited liability company of record in Instrument No. 20170329-0030345 Register's Office for Davidson County, Tennessee, dated March 28, 2017 and recorded on March 29, 2017.

This is improved ✍ 2021 Carefree Lane, Antioch, TN 37013

This conveyance is subject to: (i) any declarations, covenants, conditions, and/or restrictions affecting the Home; (ii) any existing easements and rights-of-way for roadways, drainage areas, canals, ditches, open areas, laterals, and public utilities; (iii) taxes, special assessments, and community facility assessments (if applicable); that are not delinquent; (iv) matters shown on the plat for the Community; (v) matters that a survey would show; (vi) all applicable zoning and building code requirements and any other governmental and quasi-governmental requirements; (vii) any outstanding mineral or royalty interests; (viii) any matters of record that do not materially and adversely affect the marketability of the Lot; (ix) any matters disclosed in any schedule to this Agreement or any portion of the Contract, or otherwise in connection with the Contract; and (x) any other matters set forth in any title insurance commitment or title report or opinion obtained by Buyer to the extent that Buyer does not object thereto within the time period specified in this Agreement (as applicable).

Grantor does hereby covenant with Grantee that Grantor has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and Grantor does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, through or under said Grantor, but not otherwise.

Witness my/our hand(s) this 24th day of April, 2020.

D.R. Horton, Inc., a Delaware Corporation

BY: Jean M Hutchinson
Jean M. Hutchinson
Assistant Secretary

STATE OF TENNESSEE
COUNTY OF Williamson

On this 29th day of April, 2020, before me personally appeared Jean M. Hutchinson, who is the Assistant Secretary of D.R. Horton, Inc., a Delaware Corporation to me known to be the person(s) (or proved to me on the basis of satisfactory evidence) described in and who, upon oath, acknowledged the she executed the foregoing instrument for the purpose contained herein and who further acknowledged that as Assistant Secretary of D.R. Horton, Inc., a Delaware Corporation, she is authorized to execute this instrument on its behalf.

Witness my hand and official seal at ~~Rutherford~~ Williamson County, Tennessee this 29th day of April, 2020.

Commission Expires: 08/30/2021

Meaghan G. Spruill
Notary Public

MEAGHAN G. SPRUILL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SUMNER

WELCOME HOME DECLARATION OF DEED RESTRICTIONS

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.

Acknowledgement:

NABIL M GERGES

Grantee

MERVAT MASSOUD

Grantee

True Copy Certification

I, **Thomas Vorholt II**, 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.

State of Tennessee

County of Williamson

Personally appeared before me, **Meaghan Spruill**, a notary public for this county and state, **Thomas Vorholt II**, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Signature

My commission Expires: 08/30/2021

Notary Seal (if on paper)

