THIS INSTRUMENT WAS PREPARED BY

Bankers Title & Escrow Corp.
3310 West End Ave., Ste. 540
Nashville, TN 37203
P20-28363

TRACEY TRUMPHOUR STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

STATE OF TENNESSEE
COUNTY OF Wilson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 225,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF April, 2020.

Notary Public

MY COMMISSION EXPIRES: 3.17.21

(AFFIX SEAL)

Karen Johnson Davidson County
Batch# 396700 DEEDWARR
05/06/2020 03:54:30 PM 4 pgs
Fees: $23.00 Taxes: $832.50
20200506-0047374

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Amanda Ramsey	New Owner	
5904 Retriever Court		172080A07700CO
Antioch, TN 37013		
(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, I, **Jeri H. Jackson, unmarried,**

HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Amanda Ramsey, an unmarried woman,**

HEREINAFTER CALLED THE GRANTEE, HER HEIRS 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. 77 on the Plan of Plan of Section Two-B, Hunters Branch, Planned Unit Development of record in Plat Book 6900, Page (s) 336 and 337, 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 Jeri H. Jackson, an unmarried woman by Warranty deed from David B. Ott, married of record in Instrument No. 20160216-0014240 Register's Office for Davidson County, Tennessee, dated February 12, 2016 and recorded on February 16, 2016.

See 2020 Welcome Home Retention Language set forth in Exhibit "A" attached hereto and incorporated herein by reference.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is IMPROVED property known as **5904 Retriever Court, Antioch, TN 37013.**

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 my hand this the 24th day of April, 2020.

Jeri H. Jackson

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 **Jeri H. Jackson,** the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the 24 day of April, 2020.

My Commission expires: Jan 8, 2024

Notary Public

R. L. MOORE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENNESSEE

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.

CERTIFICATE OF AUTHENTICITY

I, Tracey Trumphour, do here 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.

Attorney or Custodian

Stewart Title Company

STATE OF TENNESSEE

COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary public in and for the aforesaid county and state, the within named Tracey Trumphour, who acknowledges that this certification or an electronic document is true and correct and whose signature I have witnessed.

Notary Public

My Commission Expires: 9-16-2020

LISSA GROOM
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY