# Warranty Deed

Karen Johnson Davidson County
Batch# 405546 DEEDWARR
05/26/2020 10:01:30 AM 4 pgs
Fees: $23.00 Taxes: $721.50
20200526-0053801

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $195,000.00.

Affiant

Subscribed and sworn to before me, this the 7th day of May, 2020.

Notary Public

My commission expires: NOV 0 8 2021

J. ANDREW MILEY
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

**THIS INSTRUMENT WAS PREPARED BY**
**WAGON WHEEL TITLE**
**204 SOUTH 11TH STREET**
**NASHVILLE, TN 37206**
**615.650.5100**

| Address of New Owner(s) as follows: | Send Tax Bills To: | Map/Parcel Numbers: |
|---|---|---|
| Courtney Hawkins | First National Bank | 053-16-0-290.00 |
| 916 Avery Green Court | 1609 Williamson Rd, Ste 301 | |
| Old Hickory, TN 37138 | Murfreesboro, TN | 37129 |

FOR AND IN CONSIDERATION OF THE SUM OF ONE DOLLAR ($1.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **RIBBON HOME SPV I, LLC, A DELAWARE LIMITED LIABILITY COMPANY**, HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **COURTNEY HAWKINS**, HEREINAFTER CALLED THE GRANTEE(S), HIS/HER/THEIR 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. 34 on the Plan of Final Plat of Jackson's Landing Estates, Section II of record in Plat Book 8250, Page 975, 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 Wayne T. Curtis and wife, Bonnie L. Curtis by Warranty deed from Kathleen A. Loring, married of record in Instrument No. 20070618-0072274 Register's Office for Davidson County, Tennessee, dated June 07, 2007 and recorded on June 18, 2007.

Being the same property conveyed to Ribbon Home SPV I, LLC, a Delaware Limited Liability Company by Warranty deed from Bonnie L. Curtis, an unmarried woman of record in Instrument No. 20180829-0087378 Register's Office for Davidson County, Tennessee, dated August 27, 2019 and recorded on August 29, 2019.

This conveyance is subject to all restrictions, easements and planning documents of record, and current year's taxes and subsequent years, a lien not yet due and payable.

The address of the herein described property is believed to be 916 Avery Green Court, Old Hickory, TN 37138, but such address is not part of the legal description of the property herein and in the event of any discrepancy, the legal description herein shall control.

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(S), his/her/their heirs and assigns forever; and I/we do covenant with the said GRANTEE(S) that I/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 I/we do further covenant and bind myself/ourselves, my/our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular number shall include the plural, the singular, and the use of any gender shall be applicable to all genders.

WITNESS MY/OUR HANDS EFFECTIVE AS OF THE 7th day of May, 2020.

***Ribbon Home SPV I, LLC, a Delaware Limited Liability Company***

By: Rocky Faw
Rocky Faw, Authorized Agent

STATE OF NORTH CAROLINA
COUNTY OF Mecklenburg

Personally appeared before me, the undersigned, a Notary Public in and for the County and State, the within named Rocky Faw, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be the Authorized Agent of Ribbon Home SPV I, LLC, a Delaware Limited Liability Company, and that he/she, acting in such capacity, and authorized so to do, executed the foregoing instrument on behalf of said corporation for the purposes therein contained.

Witness my hand and seal this 7th day of May, 2020.

Katiera Davis
Notary Public

My Commission Expires: 04-07-2024

KATIERA DAVIS
Notary Public
Mecklenburg
County
My Comm. Exp.
04-07-2024
NORTH CAROLINA

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, 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 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.

# True Copy Certification

I, Christopher M. Corriveau, 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.

C. M. C.

Signature

State of Tennessee
County of Davidson

Personally appeared before me, Rachel Marie Collins, a notary public for the state of Tennessee, Christopher M. Corriveau who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Rachel Marie Collins

Notary Signature

My Commission Expires: 3-6-2024

