Karen Johnson Davidson County
Batch# 408398 DEEDWARR
06/01/2020 09:18:30 AM 5 pgs
Fees: $28.00 Taxes: $1,035.63
20200601-0055863

WARRANTY DEED

MELISSA J. BUTCHKO-TURECKI
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TENN
My Comm. Expires 8-27-2022

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $279,900.00.

Shelby M Walker
Affiant

2ND RW

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE ~~12TH~~ DAY OF MAY, 2020.

Melissa Butchko-Turecki
Notary Public

MY COMMISSION EXPIRES: _____
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Foundation Title and Escrow Franklin , 7112 Crossroads Blvd, Ste. 100, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO.(S)
Jon Rosenthal and Melissa Rosenthal	New owner	Parcel ID: 173 04 0A 012.00
(NAME) 108 Brian Circle	(NAME)	
(ADDRESS) Antioch, TN 37013	(ADDRESS)	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, WE, **Justin Garlock and Emmrial Worley, husband and wife**, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Jon Rosenthal and Melissa Rosenthal, husband and wife**, hereinafter called the Grantees, 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. 12 on the Plan of Phase 1 of Oak Highlands of record in Plat Book 6900, Page 432 through 435, Inclusive, 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 Justin Garlock and Emmrial Worley by Deed from Kenneth David, Jr. and Jenna Davis, Husband and Wife, dated 7/7/2017, of record in Instrument No. 20170731-0077226, Register's Office for Davidson County, Tennessee.

This conveyance is subject to (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; and (e) all matters referenced in the master deed and by-laws; and (f) all applicable government and zoning regulations.

See Attached Exhibit "A"

unimproved ☐
This is improved ☒ property, known as 108 Brian Circle, 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 our hands this ~~12th~~ 13th day of May, 2020

TERRIE KEPLINGER
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WASHINGTON

Justin Garlock

Emmrial Worley

STATE OF Tennessee
COUNTY OF WASHINGTON

I, the undersigned, a Notary Public for the County of Washington and State of Tennessee do hereby certify that Emmrial Worley personally appeared before me this day and acknowledged the due execution of the foregoing instrument.
Witness my hand and official seal, this the ~~12th~~ 13th day of May, 2020.

Notary Public

My Commission Expires:

STATE OF
COUNTY OF

I, the undersigned, a Notary Public for the County of _____ and State of _____, do hereby certify that Justin Garlock personally appeared before me this day and acknowledged the due execution of the foregoing instrument.
Witness my hand and official seal, this the ~~12th~~ 13th day of May, 2020.

_____
Notary Public

My Commission Expires:

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 ~~12th~~ 13 day of May, 2020

Justin Garlock

Emmrial Worley

STATE OF
COUNTY OF

I, the undersigned, a Notary ~~Public~~ for the County of _____ and State of _____, do hereby certify that Emmrial Worley personally appeared before me this day and acknowledged the due execution of the foregoing instrument.
Witness my hand and official seal, this the 12th day of May, 2020.

Notary Public

My Commission Expires:

STATE OF Oklahoma
COUNTY OF Tulsa

I, the undersigned, a Notary Public for the County of Tulsa and State of Oklahoma do hereby certify that Justin Garlock personally appeared before me this day and acknowledged the due execution of the foregoing instrument.
Witness my hand and official seal, this the 13th day of May, 2020.

Notary Public

My Commission Expires: 5/29/2023

JENNIFER S ADKISSON
NOTARY PUBLIC
19005426
EXP. 5/29/2023
STATE OF OKLAHOMA

202006010055863

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.

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True Copy Certification

I, **Melissa Turecki**, 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 here with and that this is a true and correct copy of the original document executed and authenticated according to law.

Melissa Turecki

State of **Tennessee**
County of **Davidson**

Personally appeared before me, **Shelly M. Walling**, a notary public for this county and state, **Melissa Turecki,** who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Shelly M. Walling

My Commission Expires:

