WARRANTY DEED

Karen Johnson Davidson County
Batch# 429292 **DEEDWARR**
07/01/2020 10:07:54 AM 3 pgs
Fees: $18.00 Taxes: $662.30

20200701-0071195

LATRECE MCADOO
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 05-02-2022

State of Tennessee
County of Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $179,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th day of June, 2020

Notary Public

MY COMMISSION EXPIRES: _____

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Advantage Title & Escrow, 1321 Murfreesboro Pike, Suite 823, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
ADIL ALMAHMMODY	US Bank Home Mtg	14906003400
(NAME)	(NAME)	
2505 Treetop Drive	7601 Penn Ave S Ste A1	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Richfield MN 55423	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of Ten 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, **Mutaber K. Dorani and Wagma S. Dorani,** hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **ADIL ALMAHMMODY,** 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:

*Samiera Alhammody,

Land in Davidson County, tennessee, being Lot No. 32 on the Revised Plan of Pebble Creek, Section 4, as of record in plat Book 5210, page 226, Register's Office for Said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Mutaber K. Dorani and wife Wagma S. Dorani, by deed of record in Instrument No. 20070108-0002823, Register's Office for Davidson County, Tennessee.

This instrument is executed on behalf of Mutaber K. Dorani by Wagma S. Dorani as Attorney-In-Fact pursuant to recorded Power of Attorney of record in Instrument NO. 20200701-0071194 in the Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

See attached Exhibit A with Welcome Home Retention Language

unimproved ☐

This is improved ☑ property, known as 2505 Treetop Drive, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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/our hands this 24th day of June, 2020.

Mutaber K. Dorani by Wagma S. Dorani, atty in fact
Mutaber K. Dorani

Wagma S. Dorani
Wagma S. Dorani

State of Tennessee
County of Davidson

Before me personally appeared Wagma S. Dorani, the person who executed the foregoing instrument on behalf of Mutaber K. Dorani, and who acknowledged that she executed the same as the free act and deed of the said Mutaber K Dorani, through Power of Attorney granted her by the said Mutaber K. Dorani,.

WITNESS my hand and seal this 24th day of June, 2020.

Notary Public
My Commission Expires: 11-21-22

VICKY W. MCMILLEN
STATE OF TENNESSEE NOTARY PUBLIC
DICKSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me Wagma S. Dorani, with whom I am personally acquainted, and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this the 24th day of June 2020.

Notary Public
My commission expires; 11-21-22
File No.: 14251

VICKY W. MCMILLEN
STATE OF TENNESSEE NOTARY PUBLIC
DICKSON COUNTY

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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