Karen Johnson Davidson County
Batch# 479616 DEEDWARR
09/21/2020 09:34:05 AM 4 pgs
Fees: $23.00 Taxes: $931.68
20200921-0107627

GENERAL WARRANTY DEED

This Instrument Was Prepared By and Return to:
Gregory S. Perrone, PC, 109 Westpark Dr., Ste. 330, Brentwood, TN 37027

Address New Owner:	Send Tax Bills To:	Map/Parcel:
Amber Monique Essman **2328 Countess Alley** **Nashville, TN 37207**	**First Community Mortgage, Inc.** **275 Robert Rose Dr., Suite 200** **Murfreesboro, TN 37129**	**050-02-0A-326.00-CO**

State of Tennessee
County of Williamson

The actual consideration or value for this transfer, whichever is greater, is **$251,805.00**

Affiant

Sworn to and subscribed before me this 11th day of September, 2020.

Notary Public
My commission expires: 8-7-23

KIM SEWELL
STATE OF TENNESSEE
NOTARY PUBLIC
WILLIAMSON COUNTY

For and in consideration the sum of Ten and 00/100 Dollars ($10.00) cash in hand paid by the Grantee, hereinafter named, and other good and valuable consideration, the receipt and sufficiency of which is mutually acknowledged, **SDH Nashville LLC, a Georgia limited liability company** (the "Grantor"), has this day bargained and sold and does hereby transfer and convey unto Amber Essman, **an unmarried woman** (the "Grantee"), her successors and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Unit 326 as established by the Master Deed or Declaration of Belle Arbor Townhomes ("Master Deed"), a horizontal property regime, of record in Instrument No. 20171116-0117974 as corrected in Scrivener's Affidavit as recorded in Instrument No. 20171122-0119839 and as amended by Instrument No. 20180105-0001817, Instrument No. 20190708-0066428 and Instrument No. 20191112-0116482, Register's Office for Davidson County, Tennessee; said Unit being depicted on the Site Plan attached as Exhibit D to the aforementioned Master Deed, to which reference is made for a more complete and accurate description of the property; together with an undivided percentage interest in the Common Elements allocated to said unit and with special rights to use certain Common Elements.

Being a portion of the same property conveyed to SDH Nashville, LLC, a Georgia limited liability company by Special Warranty deed from Eatherly/Ring Joint Venture, a Tennessee joint venture of record in Instrument No. 20191205-0125680 Register's Office for Davidson County, Tennessee, dated December 05, 2019 and recorded on December 05, 2019.

This is improved property known as **2328 Countess Alley, Nashville, TN 37207**.

To have and to hold said real estate, with the appurtenances, estate, title, and interest belonging to the said Grantee, her successors and assigns forever. Grantor covenants that it is lawfully seized and possessed of the said real estate in fee simple, and has a good right to convey it, and that the same is unencumbered, except as shown on **Exhibit A**.

Grantor further covenants and binds itself, its successors, assigns and representatives, to warrant and forever defend the title to the said land to the said Grantee, her successors 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.

IN WITNESS WHEREOF, the Grantor has hereunto set its hand on this 11th day of September, 2020.

GRANTOR:

SDH NASHVILLE LLC, a Georgia limited liability company

By: _____
Andrew T. Pfeifer, President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Andrew T. Pfeifer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon her/his oath acknowledged himself to be the President of SDH Nashville LLC, the within named bargainor, a limited liability company, and that he as such President being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the limited liability company by the said Andrew T. Pfeifer, as President.

Witness my hand, at office, this 11th day of September, 2020.

_____
Notary Public

My Commission Expires: 8-7-23

KIM SEWELL
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

EXHIBIT A

1. Taxes for the year 2020, a lien not yet due and payable.

2. The land has been classified as Greenbelt for assessment, levy and collection purposes and may be subjected to substantial rollback taxes as defined in Tennessee Code Annotated, Section 67-5-1001.

3. Subject to all matters shown on the Plan of record as Instrument Number 20171031-0111612, Register's Office of Davidson County, Tennessee.

4. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of record in Instrument No. 20100203-0008782, corrected and amended in Instrument No. 20160225-0018112, amended and restated in Instrument No. 20171116-0117974, Scrivener's Affidavit in Instrument No. 20171122-0119839 and amended in Instrument No. 20180105-0001817, Supplement and Amendment recorded as Instrument No. 20190708-0066428 and Third Amendment recorded as Instrument No. 20191112-0116482, Register's Office for Davidson County, Tennessee, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

5. Inspection and Maintenance Agreement for Private Stormwater Management Facilities of record in Instrument No. 20080513-0049052, Instrument No. 20100903-0070291, Instrument No. 20170918-0095214, Instrument No. 20170918-0095216 and Instrument No. 20171130-0122273, in the Register's Office for Davidson County, Tennessee.

6. Sanitary Sewer and/or Storm Drainage Easement of record in Instrument Number 20160128-0008211 and Instrument No. 20160128-0008261, in the Register's Office for Davidson County, Tennessee.

7. Restrictions for Stormwater Facilities and Systems of record in Instrument Number 20160127-0007948, in the Register's Office for Davidson County, Tennessee.

8. Easement of record in Book 6181, Page 43, in the Register's Office for Davidson County, Tennessee.

9. Sanitary Sewer and/or Storm Drainage, Water Mains and Appurtenances of record in Book 6218, Page 217, in the Register's Office for Davidson County, Tennessee.

10. Application for Greenbelt Assessments - Agricultural of record in Instrument Nos. 20140722-0065104, 20140722-0065105, 20120213-0012668 and 20180302-0019975, in the Register's Office for Davidson County, Tennessee.

11. Deed of Common areas to HOA of record in Instrument Number 20180410-0033776, in the Register's Office for Davidson County, Tennessee.

12. Declaration of Restrictions Covenants for Stormwater Facilities Systems of record in Instrument Number 20190325-0026876, in the Register's Office for Davidson County, Tennessee.

13. Easement for Sanitary Sewer and/or Storm Drainage of record in Instrument Number 20190314-0023490, in the Register's Office for Davidson County, Tennessee.

14. Rights and easements of adjoining landowners in and to any party wall(s) located on the insured parcel.

15. Subject to rights of others in and to the common areas and/or elements.

EXHIBIT B

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.