Prepared by:
Tennessee Title & Escrow Affiliates, LLC
7105 Crossroads Blvd, Suite 101
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $229,900.00

Affiant

Subscribed and sworn to before me, this 19th day of March, 2021.

Notary Public
My commission expires: 11-8-2021

BRENDA LEWIS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Karen Johnson Davidson County
Batch# 597643 DEEDWARR
03/22/2021 02:40:30 PM 4 pgs
Fees: $23.00 Taxes: $850.63
20210322-0037766

Address of New Owner:	Send Tax Bills to:	Tax Information:
Lauren C. Chavez	First Vision Bank of Tennessee	173-05-0A-178.00
1743 Red Jacket Dr	606 South Church St.	
Antioch, TN 37013	Murfreesboro, TN 37030	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, **John Kurtis Miller, an unmarried man,** hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to **Lauren C. Chavez, an unmarried woman,** hereinafter called the Grantee(s), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Unit No. 178, on the Plan of Barnes Crossing, a Planned Unit Development, as shown on Exhibit A of the Master Deed of record as Instrument No. 20050721-0084791, as re-recorded as Instrument No. 20050805-0092480, and as amended as instrument No. 20051114-0136938, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to John Kurtis Miller, an unmarried man, by Warranty Deed from Kimberly Ann Stewart, married, fka Kimberly A. Russell dated December 2, 2016 of record as Instrument No. 20161205-0127274, Register's Office for Davidson County, Tennessee.

See attached Exhibit A which is considered part of this deed of conveyance.

This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such liens, limitations, restrictions, and easements as may affect the premises.

This property is improved property known as 1743 Red Jacket Dr, 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 Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 19th day of March, 2021.

John Kurtis Miller

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **John Kurtis Miller,** the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this the 19th day of March, 2021.

Nancy A. Arnold
Notary Public

My Commission expires: 10/26/2024

NANCY A. ARNOLD
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

FILE NO: 2021016956

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, John Cobb Rochford, 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.

JCobb Rochford
Signature

State of Tennessee

County of Davidson

Personally appeared before me, Brenda Lewis, a notary public for this county and state, John Cobb Rochford, who acknowledged that this certification of an electronic document is true and correct and whose signature I have witnessed.

Brenda Lewis
Notary's Signature

My Commission Expires: 11-8-2021

