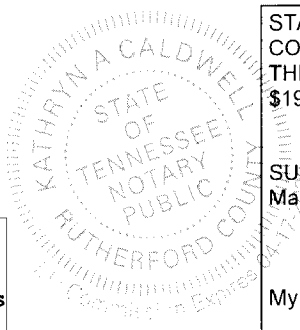



STATE OF TENNESSEE
COUNTY OF WILSON
THE ACTUAL CONSIDERATION FOR THIS TRANSFER IS $195,000.00.

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 18th day of March, 2021.

NOTARY PUBLIC

My commission expires: 4/17/2023

Karen Johnson Davidson County
Batch# 601320 DEEDWARR
03/26/2021 12:03:30 PM 4 pgs
Fees: $23.00 Taxes: $721.50
20210326-0040155

THIS INSTRUMENT PREPARED BY & RETURN TO:
Birthright Title, LLC
2800 N. Mt. Juliet Road
Mt. Juliet, TN 37122

| NAME & ADDRESS OF PROPERTY OWNER: | SEND TAX BILLS TO: | MAP & PARCEL NUMBERS: |
|---|---|---|
| Elizabeth Brown | New owner | 064-09-0A-024.00-CO |
| (NAME) | (NAME) | |
| 4548 S Trace Blvd | | |
| (ADDRESS) | (ADDRESS) | |
| Old Hickory, TN 37138 | | |

# Warranty Deed

For and in Consideration of the sum of $10.00 cash in hand paid by the hereinafter named grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we **Hannah Howard, single woman,** hereinafter called the **GRANTOR(S)**, have/has bargained and sold, and by these presents do transfer and convey unto **Elizabeth Brown, an unmarried woman**, hereinafter called the **GRANTEE(S)**, his/her/their successors and assigns, a certain tract or parcel of land, situated in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 4548 on the Plan of Southfork Condominiums, Phase One, as set forth in the Master Deed at Book 6783, Page 839, and as shown on Exhibit "C" thereto, the plat, at Book 6783, Page 865, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made and the same incorporated herein for a complete description of said unit.

Being the same property conveyed to Hannah Howard, single woman by Warranty deed from Donnie W. Rich and Suzanne Yates Rich, husband and wife of record in Instrument No. 20180103-0000742 Register's Office for Davidson County, Tennessee, dated December 29, 2017 and recorded on January 03, 2018.

SEE WELCOME HOME RETENTION IN EXHIBIT "A" ATTACHED HERETO AND MADE APART THEREOF.

This property is __unimproved _X_improved property known as: 4548 S Trace Blvd, Old Hickory, TN 37138.

PROPERTY TAXES for the current year shall be prorated as of date of deed.

TO HAVE AND TO HOLD said property, together with any and all appurtenances and improvements thereunto, belonging to the said Grantee, his heirs and assigns, in fee simple, forever.

GRANTOR covenants with said Grantee that Grantor is lawfully seized and possessed of said property; that Grantor has a good and lawful right to make this conveyance; that the same is free, clear and unencumbered, except as noted herein; and Grantor will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

This conveyance is made subject to any and all easements and rights-of-way, public and private, as may be shown of record in the Register's Office for Davidson County, Tennessee, as well as those found upon inspection of the premises. This conveyance is further made subject to any and all matters shown on the plat of record in the office of the Register of Deeds where the real property is situated.

Witness our hands this 18th day of March, 2021.

Hannah Howard

STATE OF KS
COUNTY OF Johnson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Hannah Howard, the herein bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 18th day of March, 2021.

Notary Public
My Commission Expires: 10/24/2023

ELIZABETH PRUSA
Notary Public - State of Kansas
My Appointment Expires 10/24/23

# EXHIBIT A

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (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 the 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, Lynn Vaught, 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.

Signature

State of Tennessee

County of Rutherford

Personally, appeared before me, Sarah Carter, a notary public for this county and state, Lynn Vaught who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 05/23/2023

SARAH CARTER
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY