WARRANTY DEED

Karen Johnson Davidson County
Batch# 617115 DEEDWARR
04/16/2021 01:56:46 PM 3 pgs
Fees: $18.00 Taxes: $647.50

20210416-0051318

W-SB-EXP-21-113

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $175,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF APRIL, 2021.

Notary Public

MY COMMISSION EXPIRES: 7/9/24

(AFFIX SEAL)

DANA DELWORTH NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY My Commission Expires 07-09-2024

THIS INSTRUMENT WAS PREPARED BY

Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Hubert DeAngelo Williams	**FirstBank, and/or Secretary of Housing and Urban Development**	
(NAME)	(NAME)	**043-01-0-014.00**
113 Elmore Avenue	**722 Columbia Avenue**	
(ADDRESS)	(ADDRESS)	
Madison, TN 37115	**Franklin, TN 37064**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, **DEAN HUFFER, UNMARRIED AND YUMIKO KING, MARRIED,** hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto **HUBERT DEANGELO WILLIAMS, AN UNMARRIED MAN,** hereinafter called the Grantee(s), his/her/its/their heirs, successors and assigns, that 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. 15 on the Plan of Block 'D' on the map of East Lawn, a subdivision of The Edgemeade Farm of record in Plat Book 547, Page 153 and 154, 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 Dean Huffer, unmarried and Yumiko King, married woman by Quitclaim Deed from Dean Huffer, unmarried of record in Instrument No. 20190201-0009825 Register's Office for Davidson County, Tennessee, dated January 03, 2019 and recorded on February 01, 2019.

The herein described property is not now nor ever has been the principal place of residence of the grantor, Yumiko King, or her spouse.

This conveyance is subject to:
- Taxes for the year 2021 and subsequent years.
- All matters shown on the Plan of record in Plat Book 547, Page 153 and 154, all in the Register's Office for Davidson County, Tennessee.
- Restrictions of record in Book 3805, Page 772 amended in Book 3928, page 954, in the Register's Office for Davidson County, Tennessee.
- Any and all existing easements and restrictions as shown of record not stated herein

This is **improved** property known as: **113 Elmore Avenue, Madison, Tennessee 37115**.

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; and we do covenant with the said GRANTEE(S) 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 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/our hand(s) this the 14th DAY OF APRIL, 2021.

Dean Huffer
Yumiko King by Dean Huffer
Attorney in fact
Yumiko King by Dean Huffer
Attorney in Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, DEAN HUFFER, the within named 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 14th of April, 2021.

Notary Public
My Commission Expires: _____
(SEAL)

KATE NYQUIST
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 11-8-2021

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, DEAN HUFFER, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of YUMIKO KING, and who acknowledged he/she/they executed the same as the free act and deed of the said YUMIKO KING.

Witness my hand and official seal, this the 14th of April, 2021.

Notary Public
My Commission Expires: _____
(SEAL)

KATE NYQUIST
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 11-8-2021

RETURN TO:
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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.

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