Karen Johnson Davidson County
Batch# 627512 DEEDWARR
05/03/2021 12:47:30 PM 4 pgs
Fees: $23.00 Taxes: $682.65
20210503-0059071

LISA K R WAGNER
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

(Notary Stamp)

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

The actual consideration or value, whichever is greater, for this transfer is $184,500.00.

Affiant

Subscribed and sworn to before me, this 28th day of April, 2021.

Notary Public

My commission expires: Sept. 21, 2024

THIS INSTRUMENT PREPARED BY:
Keith H. Solomon, Attorney
SolomonParks Title & Escrow
557 Sam Ridley Pkwy, Smyrna, TN 37167

WARRANTY DEED

Address of New Owner	Send Tax Bills To	Map-Parcel Number
Karen L. Nabers	Same as Owner	**163-02-0C-006.00-CO**
1382 Rural Hill Rd. 152		
Antioch, TN 37013		

FOR AND IN CONSIDERATION of the sum of Ten dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I,

Brittany A. Towns, a single woman

(hereinafter called the "Grantor"), have bargained and sold, and by these presents do transfer and convey unto

Karen L. Nabers, an unmarried woman

(hereinafter called the "Grantee"), his heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 66, Unit No. 152, as described in the Master Deed and Bylaws for Autumn Ridge Townhomes, a Horizontal Property Regime With Private Elements, of record in Instrument Number 20060404-0038533, and amended in Instrument 20060419-0045063, Instrument Number 20061115-0141803 and Instrument Number 20080108-0002295, as corrected in Instrument Number 20110609-0044167, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description of said Unit. Description taken from Exhibit B of the First Amendment to Master Deed and Bylaws. The description is the same as the previous Deed of record.

Being the same property conveyed to Brittany A. Towns, a single woman by Warranty deed from Angel L. Johnson, formerly known as Angel L. Crowder of record in Instrument No. 20160922-0099998 Register's Office for Davidson County, Tennessee, dated September 21, 2016 and recorded on September 22, 2016.

This is improved property known as **1382 Rural Hill Rd. 152, Antioch, TN 37013.**

TO HAVE AND TO HOLD the said tract of parcel of land, together with any and all appurtenances, estate, title and interest thereto belonging to the said Grantee, his heirs and assigns, forever.

GRANTOR COVENANTS with the said Grantee that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated between the parties herein and assumed by the Grantee. **OR** Real estate taxes for all subsequent years, the current year's taxes having been previously paid (or paid at closing) and prorated between the parties herein.

2. Matters, if any, shown on any applicable Plan of record in the Register's Office for Davidson County, Tennessee.

3. Covenants, conditions, restrictions, reservations and easements, if any, contained in former instruments of record pertaining to subject property.

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.

GRANTOR FURTHER COVENANTS and binds himself, his heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, his 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.

IN WITNESS WHEREOF the Grantor has hereunto executed this instrument on this the 28th day of April, 2021.

Brittany A. Towns

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named, Brittany A. Towns, the bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained, and who swore to the statements made above and subscribed their names above.

Witness my hand and official seal this 28th day of April, 2021.

Notary Public
My Commission Expires: Sept. 21, 2024

LISA K R WAGNER
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

SolomonParks File No. 21-000107-529

True Copy Certification

I, Lisa K. R. Wagner, do hereby make oath that I am 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 the law.

Lisa K. R. Wagner

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me Lutece M. Bone, a notary public for this county and state, Lisa K. R. Wagner, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

My Commission Expires: 01.08.2024

LUTECE M. BONE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY