This instrument prepared by:
Midtown Title, LLC
1704 Charlotte Avenue
Suite 105
Nashville, TN 37203
File Number: 1-11209-RR

WHEN RECORDED RETURN TO
Midtown Title, LLC
2920 Berry Hill Dr. #210
Nashville, TN 37204
File No. 1-11209-RR

Karen Johnson Davidson County
Batch# 635248 DEEDWARR
05/13/2021 12:34:30 PM 3 pgs
Fees: $18.00 Taxes: $1,117.40
20210513-0064774

STATE OF TENNESSEE
COUNTY OF Rutherford

The actual consideration or value, whichever is greater, for this transfer is $302,000.00.

Affiant

JA'MIYA GILLIAM
TENNESSEE NOTARY PUBLIC
My Comm Exp. August 19, 2024
COUNTY OF RUTHERFORD

Subscribed and sworn to before me, this the 7th day of May, 2021.

Notary Public
My Commission Expires: 8.19.2024

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s)
Hanna Mesak 4605 Springstead Trail Antioch, TN 37013	First Community Mortgage 750 Old Hickory Boulevard Brentwood, TN 37027	164-08-0D-113.00-CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars ($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, **Mina Khalil, and Mariam Wasef, husband and wife,** hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto **Hanna Mesak, unmarried,** hereinafter called the Grantee(s), his/her/their heirs and assigns, a 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. 113 on the Plan of Hallmark, Section Four of record in Plat at Instrument No. 20171030-0110849, 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 Mina Khalil and Mariam Wasef, husband and wife by Warranty deed from Infinity Home Builders, a Tennessee General Partnership of record in Instrument No. 20180723-0071610 Register's Office for Davidson County, Tennessee, dated July 20, 2018 and recorded on July 23, 2018.

This is improved property located at: **4605 Springstead Trail, Antioch, TN 37013**

This conveyance is made subject to 1) Property taxes for the year 2021 a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the Grantor paying their prorated share thereof to the Grantee who will be responsible for payment of said taxes; 2) all applicable zoning ordinances; 3) utility, sewer, drainage and other easements of record; 4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record; 5) building restrictions; and 6) other matters of public record.

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.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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, Grantor has executed this instrument on this 7th day of May, 2021

GRANTOR:

Mina Khalil

Mariam Wasef

STATE OF TENNESSEE
COUNTY OF Rutherford

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Mina Khalil and Mariam Wasef, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office this 7th day of May, 2021.

JA'MIYA GILLIAM
TENNESSEE NOTARY PUBLIC
My Comm Exp. August 19, 2024
COUNTY OF RUTHERFORD

Notary Public
My Commission expires: 8-19-2024

202105130064774

True Copy Certification

I, Christopher M. Corriveau, 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 Davidson

Personally appeared before me, Rachel Marie Collins, a notary public for the state of Tennessee, Christopher M. Corriveau who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Signature

My Commission Expires: 3-6-2024

