Karen Johnson Davidson County
Batch# 645602 DEEDWARR
05/28/2021 10:29:30 AM 4 pgs
Fees: $23.00 Taxes: $860.25
20210528-0072323

**Prepared By & Return To:**
Tennessee Title Services, LLC
7000 Executive Center Dr
290
Brentwood, TN 37027
B-21-2573

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $232,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME
THIS 25th day of May, 2021

Notary Public

Commission Expires: 8-7-24

ERIN DIAS
STATE OF TENNESSEE NOTARY PUBLIC
CHEATHAM COUNTY
My Commission Expires

| Address of New Owner | Send Tax Bills To: | Map & Parcel |
|---|---|---|
| Arlene Hernandez<br><br>316 Scotts Creek Place<br>Hermitage, TN 37076 | First Community Mortgage, Inc<br>262 Robert Rose Drive<br>Suite 200<br>Murfreesboro, TN 37129 | 075-12-0A-030.00-CO |

# WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE,

**Brandon Adams, Trustee of The 316 Scotts Creek Pl Trust**

HEREINAFTER REFERRED TO AS THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

**Arlene Hernandez, unmarried woman**

HEREINAFTER CALLED THE GRANTEES, 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. 30 on the Plan of Revised Cedar Creek Phase One, a Planned Unit Development of record in Plat Book 6900, Page 848, 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 Dakin Taylor and wife, Tonia Taylor by Warranty Deed from Gary Roberts, a single person of record in Instrument No. 20011025-0116915 Register's Office for Davidson County, Tennessee, dated October 16, 2001 and recorded on October 25, 2001. (Value of consideration shown in aforementioned deed $87,500.00.)

Dakin Taylor was deceased on January 28, 2019, leaving Tonia Taylor as the surviving spouse by and through tenants by the entirety.

Being the same property conveyed to Brandon Adams, Trustee of The 316 Scotts Creek PI Trust by Warranty Deed from Tonia Taylor, a widow of record in Instrument No. 20210226-0024425 Register's Office for Davidson County, Tennessee, dated February 22, 2021 and recorded on February 26, 2021. (Value of consideration shown in aforementioned deed $180,000.00.)

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

THIS CONVEYANCE IS MADE SUBJECT TO: (1) all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record; (2) any and all applicable governmental and/or zoning regulations; (3) taxes which have been pro-rated as of the date of closing and assumed by the Grantee herein.

The foregoing legal description is the same as contained in the resource of title shown above.

This is improved property known as: **316 Scotts Creek Place, Hermitage, TN 37076**

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 so 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. 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.

Dated this the 20 day of May, 2021.

The 316 Scotts Creek Pl Trust

By: _____
Brandon Adams, Trustee

STATE OF TENNESSEE COUNTY OF WILLIAMSON

On this 20 day of May, 2021, before me personally appeared Brandon Adams, Trustee of The 316 Scotts Creek Pl Trust, to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed.

Witness my hand and official seal at this 20 day of May, 2021.

Erin Dias
Notary Public

My Commission Expires: 8-7-24

ERIN DIAS
STATE OF TENNESSEE NOTARY PUBLIC
CHEATHAM COUNTY
My Commission Expires

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.

# True Copy Certificate of Authenticity

I, **Taylor Grills**, 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 Wilson

Personally appeared before me, Rebecca Shukis, a notary public for this county and state, **Taylor Grills,** who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

REBECCA SHUKIS
TENNESSEE
NOTARY
PUBLIC
My Comm Exp.
12/15/2021
COUNTY OF WILLIAMSON

Notary's Signature

My Commission Expires: 12/15/2021