Karen Johnson Davidson County
Batch# 659915 DEEDWARR
06/18/2021 02:11:30 PM 3 pgs
Fees: $18.00 Taxes: $1,024.90
20210618-0082783

ANGELA GRACE VANCE STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY	STATE OF TENNESSEE COUNTY OF ~~DAVIDSON~~ Rutherford The actual consideration or value, whichever is greater, for this transfer is $277,000.00 Heather Ray Affiant Subscribed and sworn to before me, this 15 day of June, 2021. Notary Public My commission expires: 11-17-24

THIS INSTRUMENT WAS PREPARED BY
SIGNATURE TITLE SERVICES, LLC
636 Grassmere Park
Nashville TN 37211

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
William Chandler Cockcroft **Heather Nicole Ray**	**First National Bank**	**182-01-0A-063.00**
1004 Morning Ct	**1608 Williams Dr, Suite 301**	
Cane Ridge, TN 37013	**Murfreesboro, TN 37129**	

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 ACKNOWLEDGE, WE,

Tracy M. Cockcroft, an unmarried person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

William Chandler Cockcroft and Heather Nicole Ray, both unmarried as tenants in common

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 all of Lot no. 63, on the Plan of Phase One, Section Two, Sunset Hills, as shown by plat appering of record in Instrument No. 20071220-0146323, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Tracy M. Cockcroft, an unmarried person, by Warranty Deed from John P. Brocki and Cheryl A. Brocki, husband and wife, dated May 1, 2013, of record in Instrument No. 20130506-0045454, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

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, 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.

Subject to any and all encumbrances, restrictions, easements, plats, covenants, rights, and conditions that may appear of record in the Register's Office of DAVIDSON County, Tennessee.

This is improved (_X_) unimproved (_____) property known as 1004 Morning Ct, Cane Ridge, TN 37013.

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 in 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.

_____ Date: 6-15-21
Tracy M. Cockcroft

ANGELA GRACE VANCE
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

STATE OF TN

COUNTY OF Rutherford

Personally appeared before me, a Notary Public of said County and State, Tracy M. Cockcroft, the within named Grantor(s), 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, at office, this 15 day of June, 2021.

_____
NOTARY PUBLIC

My Commission Expires: 11-17-24

True Copy Certification

I, KRISTEN TRAINI, 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 SUMNER

Personally appeared before me, the undersigned, a notary public for this county and state, KRISTEN TRAINI who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Jennifer Russell
Notary's Signature

My Commission Expires: 03/01/2025

Notary's Seal (if on paper)

