Karen Johnson Davidson County
Batch# 975419 DEEDWARR
03/01/2023 08:28:30 AM 4 pgs
Fees: $23.00 Taxes: $1,202.46
20230301-0014364

Prepared by and Return to:
Hywater Title
1800 S. Rutherford Blvd, Suite 203
Murfreesboro, TN 37130

LOREN MANDELSON NOTARY PUBLIC STATE OF TENNESSEE RUTHERFORD COUNTY MY COMMISSION EXPIRES JANUARY 30, 2024

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

The actual consideration or value, whichever is greater, for this transfer is $ 324,990.00.

James L Averwat
Affiant

Subscribed and Sworn before me this 28th day of February , 2023.

Loren Mandelson
Notary Public
My commission expires: 1-30-2024

ADDRESS OF NEW OWNER:	SEND TAX BILLS DUE:	TAX INFORMATION:
Raef Youssef 678 Hamilton Crossings, Antioch, TN 37013	New Owner	150 09 0C 032.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and legal sufficiency of which are hereby irrevocably acknowledged, **Ole South Properties, Inc., a Tennessee Corporation**, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **Raef Youssef, unmarried man,** "the Grantee," the following described real estate in Davidson County, Tennessee:

Being all of Unit G-32, on the plan of The Ridge at Antioch, a Horizontal Property Regime with Private Elements, as shown on Exhibit A of the Supplementary Declaration to Amended and Restated Declaration of Covenants, Conditions, and Restrictions to The Ridge at Antioch, of record in Instrument No. 20211230-0172041, and amended of record in Instrument No. 20220131-0010914, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being a portion of the same property conveyed to Ole South/Craighead Joint Venture, a Tennessee Joint Venture, by deed from The Ridge at Antioch Limited Partnership, a Tennessee Limited Partnership, dated June 28, 2019, appearing of record in Instrument No. 20190701-0063743, of the Register's Office of Davidson County, Tennessee.

Further being a portion of the same property conveyed to Ole South Properties, Inc. a Tennessee Corporation by Warranty Deed from Ole South/Craighead Joint Venture, a Tennessee Joint Venture, dated May 27, 2022, appearing of record in Instrument No. 20220602-0063680, of the Register's Office of Davidson County, Tennessee.

This conveyance is made subject to Declaration of Covenants, Restrictions and Conditions contained in instrument of record in Instrument No. 20211230-0172041, and amended of record in Instrument No. 20220131-0010914; Declaration of Restrictions and Covenants for Stormwater Facilities and Systems of record in Instrument No. 20210104-0000839; Easements or claims of easements, not shown by the public record, and other matters which would have been disclosed by a survey; Subject to the Gulf Interstate Gas Company Easement of record in Book 2244, page 13; Subject to the Colonial Pipeline Easement of record in Book 4607, page 484; Subject to the Easement to Columbia Gulf Transmission Company of record in Book 3463, page 126; Subject to the matters shown on Plan for Forest View Park South, including without limitation sewer easement of record in Plat Book 6900, pages 160 & 161; Subject to the easements retained in the Metropolitan County Council Bill 088-397, as recorded with Deed of record as Instrument No. 20121130-0109905; Subject to the Declaration of Covenants and Restrictions for Forest View Park South, of record in Book 7075, page 790 and corrected in Book 7079, page 424; Grant of Easement to Piedmont Natural Gas Company, Inc. of record in Instrument No. 20140505-0037955; Post Closing and Temporary Easement Agreement of record in Instrument No. 20160217-0014870; Declaration of Restrictions and Covenants for Stormwater Facilities and Systems of record in Instrument No. 20160915-0097133; Easement Agreement of record in Instrument No. 20161104-0117206; and to any and all matters shown on said plat and survey of record in Instrument No. 20220131-0010914; all of said Register's Office.

THIS conveyance is subject to any and all existing easements and/or restrictions of record.

This is [ ] improved [ ] unimproved property known as 678 Hamilton Crossings, Antioch, TN 37013 .

THIS CONVEYANCE IS SUBJECT TO (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; (e) all matters referenced in any master deed and by-laws; and (f) all applicable government and zoning regulations.

TO HAVE AND TO HOLD said real estate unto the Grantee, and the Grantee's successors, heirs and assigns, forever in fee simple.

GRANTOR COVENANTS THAT it is lawfully seized and possessed of said real estate, has good right and lawful authority to convey the same, that the title thereto is clear, free and unencumbered (except as hereinbefore specifically set out), and will forever warrant and defend said title against any and all lawful claims of all persons.

IN WITNESS WHEREOF, Grantor has caused this Warranty Deed to be executed effective as of the 28th day of February , 2023.

Ole South Properties, Inc., a Tennessee Corporation

By: _____
John Davis, Vice President

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Before me, Jami K. Averwater of the state and county mentioned, personally appeared John Davis, Vice President of Ole South Properties, Inc., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Vice President of Ole South Properties, Inc., the within named bargainor, a Corporation, and that such John Davis, Vice President of Ole South Properties, Inc. as such Vice President, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the Corporation as Vice President.

Witness my hand and seal, at office in Tennessee, this 28th day of February, 2023.

Jami K. Averwater
Notary Signature

Printed Name: Jami K Averwater

My commission expires: 11-22-25

JAMI K AVERWATER
TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD

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.

Tennessee Certification of Electronic Document

I, Jami K. Averwater, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the electronic document tendered for registration herewith and that this electronic document is a true and exact copy of the original document executed and authenticated according to law on 2-28-23 (date of document).

Jami K. Averwater

Signature

2-28-23

Date

State of Tennessee

County of Rutherford

Sworn to and subscribed before me this 28 day of February, 2023.

Melody Lynn Carr

Notary's Signature

MY COMMISSION EXPIRES: 8-16-2025

Seal

