Name and Address of New Owner:
Amgad Abdelmalak
1382 Rural Hill Rd #304
Antioch, TN 37013

Send Tax Bills To:
First Bank
722 Columbia Ave
Franklin, TN 37064

Karen Johnson Davidson County
Batch# 981271 DEEDWARR
03/16/2023 08:39:30 AM 4 pgs
Fees: $23.00 Taxes: $995.30
20230316-0018921

This Instrument Prepared By:
AMP Title, LLC
3010 Caldwell Road #204
Ashland City, TN 37015

Map & Parcel No: 163-02-0C-304.00-CO

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, **Stephanie Seay, an unmarried woman**, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **Amgad Abdelmalak,** a Single man, "the Grantee," the following described real estate in Davidson County, Tennessee:

LAND in Davidson County, Tennessee, being Unit No. 304 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 Number 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 Units.

Being the same property conveyed to Stephanie Seay by Warranty Deed from RED Group LLC, a Tennessee limited liability company of record in Instrument No. 20190702-0064654 Register's Office for Davidson County, Tennessee, dated July 01, 2019 and recorded on July 02, 2019.

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 she 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 on the 10th day of March, 2023.

Stephanie Seay

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

On this 10th day of March, 2023, before me personally appeared Stephanie Seay, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

Witness my hand this 10th day of March, 2023.

Notary Signature
My commission expires:

BRIAN K NEWCOMB
STATE OF TENNESSEE NOTARY PUBLIC
CHEATHAM COUNTY
MY COMMISSION EXPIRES 9-28-2024

AFFIDAVIT OF VALUE

The undersigned hereby offers this instrument for recording within the meaning of the statutes of the State of Tennessee under Tenn. Code Ann. Section 67-4-409, and hereby swears and affirms that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $269,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

STATE OF TENNESSEE
COUNTY OF Davidson

Sworn to and subscribed before me this 10th day of March, 2023.

Notary Signature
My commission expires:

LAURIE DAMEWOOD
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON
MY COMM. EXPIRES 03/02/25

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, **J. Carlton Drumwright**, 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 March 10, 2023.

J. Carlton Drumwright

March 10, 2023
Date

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Sworn and subscribed before me on March 10, 2023.

Notary

My Commission Expires: 11/21/26

ELIZABETH J. BARNES
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY