WARRANTY DEED

Karen Johnson Davidson County
Batch# 990787 DEEDWARR
04/12/2023 08:38:30 AM 4 pgs
Fees: $23.00 Taxes: $1,554.00
20230412-0026691

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $420,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27TH DAY OF FEBRUARY, 2023.

Notary Public

MY COMMISSION EXPIRES: 11-06-24
(AFFIX SEAL)

SHAWN STEVENS NOTARY PUBLIC STATE OF TENNESSEE COUNTY OF DAVIDSON

THIS INSTRUMENT WAS PREPARED BY
Phoenix Title Services, LLC
5107 Maryland Way, Suite 100
Brentwood, TN 37027

File No.: 2023-0168

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NO(S).
Mariam Girgis and George Fahim	New Owner	164120B00600
(NAME)	(NAME)	
3797 Pin Hook Road		
(ADDRESS)	(ADDRESS)	
Antioch TN 37013		
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF Four Hundred Twenty Thousand And No/100 Dollars ($420,000.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **BRADY CRAIG AND REBEKAH CRAIG F/K/A REBEKAH MCCORMICK, HUSBAND AND WIFE**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **MARIAM GIRGIS AND GEORGE FAHIM, WIFE AND HUSBAND**, 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. 6 on the plan of Phase 1A, Bright Pointe SP Subdivision, of record in Instrument No. 20180910-0089700, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Brady Craig, unmarried and Rebekah McCormick, unmarried, tenants in common with Right of survivorship, by Special Warranty Deed from NVR, Inc., a Virginia Corporation T/A Ryan Homes, of record in Instrument No. 20190808-0078843, in the Register's Office of Davidson County, Tennessee, dated August 07, 2019 and recorded on August 08, 2019.

unimproved ☐
This is improved ☒ property, known as 3797 Pin Hook Road, Antioch, TN 37013
(House No.) (Street) (P.O. Address) (City or Town) (Postal Zip)

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. 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.

Witness our hands this 27th day of February, 2023.

Brady Craig

Rebekah Craig f/k/a Rebekah McCormick

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 27th day of February, 2023, before me personally appeared Brady Craig and Rebekah Craig f/k/a Rebekah McCormick, 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 (or person's) free act and deed.

Notary Public

My Commission Expires: 6-27-26

BLAKE REYNOLDS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

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, Shawn Stevens 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 2-27-23 (date of document).

Affiant Signature

4-11-23
Date

State of Tennessee
County of Davidson

Sworn to and subscribed before me this 11 of April, 23.

(SEAL)

Notary's Signature
My Commission Expires:

ANNA BATES
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 7-7-2025