THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF DAVIDSON
Bankers Title & Escrow Corporation 3310 West End Avenue Nashville, TN 37203 P23-6490-WE	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 490,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF AUGUST, 2023 Notary Public MY COMMISSION EXPIRES: (AFFIX SEAL)

Karen Johnson Davidson County
Batch# 1040847 DEEDWARR
08/21/2023 02 30 01 PM 3 pgs
Fees $18 00 Taxes $1,813 00

20230821-0065120

SANDRA DENISE WOODS
STATE OF TENNESSEE
NOTARY PUBLIC
SUMNER COUNTY
My Commission Expires 05-20-2024

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Katherine Nell Brown	F & M Bank	
1025 Pine Meadow Ct.	50 Franklin Street	156-05-0A-041.00-CO
Nashville, TN 37221	Clarksville TN 37040	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, **Heather J. Beshore, unmarried,**

HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Katherine Nell Brown, unmarried,**

HEREINAFTER CALLED THE GRANTEE, HER 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 Unit No. 41 on the Plan of Harpeth Village PUD, Section 2, Phase 1, as depicted on Exhibit A, of the Declaration of Covenants, Conditions and Restrictions for Harpeth Village, of record in Instrument No. 20090121-0005246, as made subject to Addendum to Declaration of Covenants, Conditions and Restrictions for Harpeth Village PUD, of record in Instrument No. 20090123-0006190, 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 Heather J. Beshore, single woman by Warranty deed from Brent Clinkenbeard, married of record in Instrument No. 20180712-0067607 Register's Office for Davidson County, Tennessee, dated July 11, 2018 and recorded on July 12, 2018.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

SEE ATTACHED "EXHIBIT A" for the AFFORDABLE HOUSING PROGRAM RESTRICTIONS.

This is improved property known as **1025 Pine Meadow Ct., Nashville, TN 37221**

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns forever, and we do covenant with the said GRANTEE 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 GRANTEE, her 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 the 17th day of AUGUST, 2023

Heather J Beshore

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Heather J. Beshore,** the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who acknowledged that they executed the within instrument for the purposes therein contained

Witness my hand and official seal this the 17th day of August, 2023

My Commission expires 1-8-24

Notary Public

JAMES A. WAECHTER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENNESSEE

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.