Karen Johnson Davidson County
Batch# 1113484 DEEDWARR
03/21/2024 10:51:30 AM 4 pgs
Fees: $23.00 Taxes: $1,202.50
20240321-0019578

This instrument prepared by:
Benchmark Title Company
110 Public Square - P.O. Box 747
Lafayette, Tennessee 37083

WARRANTY DEED

RESPONSIBLE TAXPAYER(S) AND OWNER(S):
Brian Sandidge
1400 Bain Dr
Madison, TN 37115

CTRL MAP: 34 PARCEL: 68 & 69

FOR AND IN CONSIDERATION of Three Hundred Twenty Five Thousand ($325,000.00) dollars, cash in hand paid by the Grantees to the Grantor, the receipt and sufficiency of which are hereby acknowledged in full, we, ***Dana Zettlemoyer and Urman Zettlemoyer, married to each other,*** have bargained and sold, and by these presents do transfer and convey unto, ***Brian Keith Sandidge, an unmarried man,*** his heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, as follows:

Tract 1:

Land in Davidson County, Tennessee, being Lot No. 53 on the Plan of Stanley Heights, being a Resubdivision of Lot Nos. 34,35,36,37,38,41,42,43 and 44, Edge Meade Farms of record in Book 3300, Page 74, 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 Dana Zettlemoyer by Quitclaim Deed from Johnny Clifton Cunningham, III and Amanda Michelle Scott, each conveying a 1/2 undivided interest dated 11/18/2023, recorded 11/30/2023, in Instrument No. 20231130-0092426, Register's Office, Davidson County, Tennessee.

Tract 2:

Land in Davidson County, Tennessee, being Reserved Parcel C on the Plan of Stanley Heights, being a Resubdivision of Lot Nos. 34, 35, 36, 37, 38, 41, 42, 43 and 44, Edge Meade Farms of record in Book 3300, Page 74 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 Johnny C. Cunningham, JR., and wife, Dana Cunningham by Quitclaim Deed from Wayne F. Cleveland and wife, Linda T. Cleveland of record in Book 11314, Page 73, Register's Office, Davidson County, Tennessee dated 01/25/1999 and recorded on 01/27/1999. Also being the smae property conveyed to Johnny Clifton Cunningham III and Amanda Michelle Scott, each possessing a 1/2 undivided interest by Quitclaim Deed from Johnny C. Cunningham Jr. and Dana Cunningham now known as Dana Zettlemoyer of record in Instrument No. 20240312-0016996, dated 03/02/2024, recorded 3/12/2024, Register's Office, Davidson County, Tennessee, and also being the same property conveyed to Dana Zettlemoyer from Johnny Clifton Cunningham III, and Amanda Michelle Scott by Quitclaim deed, dated 03/11/2024, recorded 03/12/2024, Instrument No. 20240312-0016997. Register's Office, Davidson County, Tennessee.

Grantee, 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.

Possession with deed.

2024 taxes shall be prorated.

This property is the principal address of the grantor(s).

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title, and interest thereto belonging to, ***Brian Keith Sandidge, an unmarried man***, his heirs and assigns, forever. And we covenant with the said, ***Brian Keith Sandidge, an unmarried man,*** 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, except for applicable building and zoning regulations, all visible easements, and any restrictions of record.

And we do further covenant and bind myself, my heirs and assigns, to warrant and forever defend the title to said land to the said, ***Brian Sandidge, an unmarried man,*** their heirs and assigns, against the lawful claims of all persons whomsoever.

Urman Zettlemoyer joins in the conveyance to convey any interest he may have as the husband of Dana Zettlemoyer.

WITNESS MY HAND, this 20th day of March, 2024.

Dana Zettlemoyer

Urman Zettlemoyer

STATE OF TENNESSEE
COUNTY OF MACON

Before me, a Notary Public in and for said State and county, personally appeared, ***Dana Zettlemoyer and Urman Zettlemoyer,*** with whom I am personally acquainted (or proved to me by satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office in Lafayette, Tennessee, this the 20th day of March, 2024.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6/28/27

A. RUSSELL BROWN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF MACON

AFFIDAVIT

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred whichever is greater is $325,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

_____
AFFIANT

Subscribed and sworn to before me this 20th day of March, 2024.

_____
REGISTER OR NOTARY

MY COMMISSION EXPIRES: 6/28/27

ladRE-20853

A. RUSSELL BROWN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF MACON

CERTIFICATE OF AUTHENTICITY

I, Alicia Johnson, do hereby make oath that I am 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 20, 2024**.

Affiant Signature

03/21/2024
Date

State of Tennessee

County of Williamson

Sworn to and subscribed before me this **March 21, 2024**.

Notary's Signature

My Commission Expires: 9-21-26

Notary's Seal

JAKE MOORE
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY