Karen Johnson Davidson County
Batch# 1119010 DEEDWARR
04/04/2024 11:27:30 AM 4 pgs
Fees: $23.00 Taxes: $1,091.50
20240404-0023911

STATE OF TENNESSEE
COUNTY OF ~~Davidson~~ Sumner

The actual consideration or value, whichever is greater, for this transfer is $295,000.00

Affiant

Subscribed and sworn to before me, this 4th day of April, 2024.

Notary Public
My commission expires: 03/01/2025

JENNIFER RUSSELL
STATE OF TENNESSEE
NOTARY PUBLIC
SUMNER COUNTY

THIS INSTRUMENT WAS PREPARED BY
Signature Title Services, LLC
640 Broadmor Blvd., Ste. 100
Murfreesboro, TN 37129

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Jennifer Lynn Cox	**FIRSTBANK**	**14813015900**
4945 Packard Dr	**722 Columbia Ave**	
Nashville, TN 37211	**Franklin, TN 37064**	

FOR AND IN 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 ACKNOWLEDGE, WE,

Erin Dias, Trustee of The 4945 Packard Dr Trust

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Jennifer Lynn Cox, unmarried woman

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. 1, Resubdivision of Lot 2, on the Plan of Fairlane Park Annex, of record in Plat Book 6900, Page 281 (erroneously stated as Page 291 in prior deed), Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description of said property.

Being the same property conveyed to Erin Dias, Trustee of The 4945 Packard Dr Trust, by Warranty Deed from Megan Danielle Krivak, unmarried, dated November 2, 2023, of record in Instrument No. 20231103-0086273, in the Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Richard K Krivak, unmarried, by Warranty Deed from Thomas K Rauschenberger, unmarried, dated September 29, 2000, of record in Instrument No. 20001004-0098291, in the Register's Office for Davidson County, Tennessee. Richard K Krivak died testate May 21, 2022. By Last Will and Testament admitted to probate in the Circuit Court for Davidson County, Tennessee, Probate Division, Case No. 22P1382, the Testator devised the above-described property to Megan Danielle Krivak.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

See attached Exhibit A.

Subject to any and all encumbrances, restrictions, easements, plats, covenants, rights, and conditions that may appear of record in the Register's Office of Davidson County, Tennessee.

This is improved (__X__) unimproved (_____) property known as 4945 Packard Dr, Nashville, TN 37211.

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 in 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.

_____ Date: 4-2-24

The 4945 Packard Dr Trust
By: Erin Dias
It's: Trustee

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for the said County and State, personally appeared **Erin Dias** with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that she executed the forgoing instrument for the purpose therein contained and who further acknowledged that she is TRUSTEE OF The 4945 Packard Dr Trust and that she is authorized by The 4945 Packard Dr Trust to execute this instrument on its behalf.

Witness my hand, at office, this 2 day of April, 2024.

SAMANTHA SMITH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

_____
NOTARY PUBLIC

My Commission Expires: 1-11-26

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.

Certificate of Authenticity

I, Vivian Smith, 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 4/2/24.

Date

Affiant Signature

4/2/24

Date

State of TN

County of Rutherford

Sworn to and subscribed before me this 2 day of April, 2024.

Notary's Signature

My Commission Expires: 11.17.24

Notary's Seal (if on paper)

ANGELA GRACE VANCE
STATE OF TENNESSEE
NOTARY PUBLIC
RUTHERFORD COUNTY