Karen Johnson Davidson County
Batch# 1121751 DEEDWARR
04/11/2024 12:27:30 PM 4 pgs
Fees: $23.00 Taxes: $1,072.63
20240411-0025872

SAMANTHA SMITH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $289,900.00

Affiant

Subscribed and sworn to before me, this 9th day of April, 2024.

Notary Public
My commission expires: 1-11-26

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:
Justin L. Jacobs **Rachel J. Jacobs**	New Owner	**07601012500**
514 Debbie Dr		
Hermitage, TN 37076		

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 514 Debbie Dr Trust

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

Justin L. Jacobs and Rachel J. Jacobs, husband and wife

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. 94-B, Zone Lot Division of Lots 93, 94 and 95 (erroneously referred to as Lone Lot Division of Lots 936-94 and 95 in prior deed), on the Plan of Tulip Grove Woods, Phase I, of record in Plat Book 6250, Page 566, 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 514 Debbie Dr Trust, by Warranty Deed from Anthony J Denami, unmarried man, dated August 17, 2023, of record in Instrument No. 20230818-0064681, in the Register's Office for Davidson County, Tennessee.

Further being the same property conveyed to Anthony J Denami and Regina M Denami, husband and wife, by Warranty Deed from Amanda L Harville, unmarried, dated August 10, 2018, of record in Instrument No. 20180810-0079189, in the Register's Office for Davidson County, Tennessee. Regina M Denami died May 10, 2022, leaving Anthony J Denami as the sole surviving tenant.

See attached Exhibit "A" which is considered part of the this deed conveyance.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

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 514 Debbie Dr, Hermitage, TN 37076.

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: 4-9-24

The 514 Debbie 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 514 Debbie Dr Trust and that she is authorized by The 514 Debbie Dr Trust to execute this instrument on its behalf.

Witness my hand, at office, this 9th day of April, 2024.

_____
NOTARY PUBLIC

My Commission Expires: 11-1-26

SAMANTHA SMITH
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON 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, Jennifer Russell, 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 4/9/24 (date of document).

Jennifer Russell
Affiant Signature

4/11/24
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 11 day of April 2024.

Notary's Signature

MY COMMISSION EXPIRES: 10/21/2024

NOTARY'S SEAL

