Name and Address of New Owner:
Logan Garrett
3708 Ezell Road
Nashville, TN 37211

Send Tax Bills To:
First Community Mortgage, Inc.
262 Robert Rose Dr, Suite 200
Murfreesboro, TN 37129

This Instrument Prepared By:
Stones River Title Company, LLC
508 South Cannon Boulevard
Shelbyville, TN 37160

Karen Johnson Davidson County
Batch# 1124483 DEEDWARR
04/18/2024 01:54:30 PM 5 pgs
Fees: $28.00 Taxes: $1,295.00
20240418-0027885

Map & Parcel No:148 02 0 094.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and legal sufficiency of which are hereby irrevocably acknowledged, **JOE GARRETT and TAMMY GARRETT, husband and wife**, "the Grantor(s)," have this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **LOGAN GARRETT, an unmarried man,** "the Grantee ," the following described real estate in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 22 on the Map of Mangum Heights Subdivision, as of record in Instrument Number 20041216-0149686 in the Register's Office for said County.

Being the same property conveyed to Joe Garrett and Tammy Garrett, husband and wife, their heirs and assigns by Deed dated December 20, 2019 from Gary D. Armstrong and Mary C. Armstrong, recorded December 20, 2019, in Instrument Number 201912200131674, in the Official Records of Davidson County, Tennessee.

See "Exhibit A" attached to this Warranty Deed.

This is improved (X) or unimproved ( ) property, known as: 3708 Ezell Road, Nashville, TN 37211

THIS CONVEYANCE IS MADE SUBJECT TO restrictive covenants, easements and setback lines that are applicable to the above-described property, and of record, and to all zoning and subdivision regulations of the appropriate governmental body.

TO HAVE AND TO HOLD said real estate unto the Grantee, and the Grantee's successors, heirs and assigns, forever in fee simple.

Grantors covenant that they are lawfully seized and possessed of said real estate, have good right and lawful authority to convey the same, that the title thereto is clear, free and unencumbered (except as hereinbefore specifically set out), and will forever warrant and defend said title against any and all lawful claims of all persons.

IN WITNESS WHEREOF, Grantor(s) have caused this Warranty Deed to be executed on the 18th day of April, 2024.

Joe Garrett

Tammy Garrett

STATE OF TENNESSEE
COUNTY OF BEDFORD

On this 18th day of April, 2024, before me personally appeared Joe Garrett and Tammy Garrett, 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's (or persons') free act and deed.

Witness my hand, at office, this 18th day of April, 2024.

Notary Signature
My commission expires: 2.22.27

AFFIDAVIT OF VALUE

STATE OF TENNESSEE)
)
COUNTY OF BEDFORD)

The undersigned hereby offers this instrument for recording within the meaning of the statutes of the State of Tennessee under Tenn. Code Ann. Section 67-4-409, and hereby swears and affirms that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $350,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

(Affiant)

Sworn to and subscribed before me this 18th day of April, 2024.

Notary Public
My commission expires: 2-22-27
File No. 2024-02-3696

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.

TRUE COPY CERTIFICATION

I, Jack E. Gritton, II, do hereby make oath that I am a licensed Attorney and/or 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 04/18/2024. (Date of Document)

Affiant Signature

Date: 04/18/2024

State of Tennessee)

County of Rutherford)

Sworn and Subscribed to me this 18th day of April, 2024

Sarah K. Hudson

Notary Public

My Commission Expires: 10/05/2026

