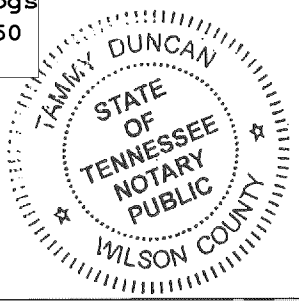
Karen Johnson Davidson County
Batch# 1255046 DEEDWARR
04/02/2025 10:34:30 AM 4 pgs
Fees: $23.00 Taxes: $1,017.50
20250402-0024967



STATE OF TENNESSEE
COUNTY OF WILSON
THE ACTUAL CONSIDERATION FOR THIS TRANSFER IS $275,000.00.

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE, THIS THE 1st day of April, 2025.

NOTARY PUBLIC

My commission expires: 3/6/27

THIS INSTRUMENT PREPARED BY & RETURN TO:
Birthright Title, LLC
Celia Stewart Rouse, Attorney-at-Law
2800 N. Mt. Juliet Road
Mt. Juliet, TN 37122

NAME & ADDRESS OF PROPERTY OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBERS:
Thomas Blair Napper	Southern Bank of Tennessee	098-05-0-103.00
(NAME)	(NAME)	
5114 Hunters Point Ln.	675 N. Mt. Juliet Road	
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076	Mt. Juliet, TN 37122	

Warranty Deed

For and in Consideration of the sum of $10.00 cash in hand paid by the hereinafter named grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we **Bobbie Ann Austin, an unmarried woman,** hereinafter called the **GRANTOR(S)**, have/has bargained and sold, and by these presents do transfer and convey unto **Thomas Blair Napper , an unmarried man and Kloey N. Trammell, an unmarried woman, as joint tenants with right of survivorship**, hereinafter called the **GRANTEE(S)**, his/her/their successors and assigns, a certain tract or parcel of land, situated in Davidson County, Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 4-A on the Plan of Zone Lot Division, Lots 4,5,6 & 53, Hunter's Point Subdivision of record in Plat Book 6200, Page 173, amending Plat in Plat Book 5200, Page 736, 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 Bobbie Ann Austin, an unmarried woman by Warranty Deed from Allison Christine Casalenuovo, an unmarried woman of record in Instrument No. 20201123-0137108 Register's Office for Davidson County, Tennessee, dated November 10, 2020 and recorded on November 23, 2020.

See attached Exhibit "A" attached hereto and made apart thereof.

This property is __unimproved _X_improved property known as: 5114 Hunters Point Ln., Hermitage, TN 37076.

PROPERTY TAXES for the current year shall be prorated as of date of deed.

TO HAVE AND TO HOLD said property, together with any and all appurtenances and improvements thereunto, belonging to the said Grantee, his heirs and assigns, in fee simple, forever.

GRANTOR covenants with said Grantee that Grantor is lawfully seized and possessed of said property; that Grantor has a good and lawful right to make this conveyance; that the same is free, clear and unencumbered, except as noted herein; and Grantor will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

This conveyance is made subject to any and all easements and rights-of-way, public and private, as may be shown of record in the Register's Office for Davidson County, Tennessee, as well as those found upon inspection of the

premises. This conveyance is further made subject to any and all matters shown on the plat of record in the office of the Register of Deeds where the real property is situated.

Witness our hands this 1st day of April, 2025.

Bobbie Ann Austin

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Bobbie Ann Austin, the herein bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 1st day of April, 2025.

Notary Public
My Commission Expires: 12-19-26

BREANNA LAUX
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD 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.

Certificate of Authenticity

I, Celia Stewart Rouse, 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 4/1/25.

Celia Stewart Rouse

Affiant Signature

4/1/25

Date

State of Tennessee
County of Wilson

Sworn to and subscribed before me this 1st day of April, 2025

Notary's Signature

My Commission Expires:

MORGAN O'NEILL
STATE OF TENNESSEE NOTARY PUBLIC
My Commission Expires May 31, 2026
WILSON COUNTY