WARRANTY DEED

Karen Johnson Davidson County
Batch# 1260662 DEEDWARR
04/16/2025 03:35:30 PM 4 pgs
Fees: $23.00 Taxes: $1,154.40
20250416-0029228

STATE OF TENNESSEE
COUNTY OF WILSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $312,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15TH DAY OF APRIL, 2025.

Notary Public

MY COMMISSION EXPIRES: 1-31-29

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Stewart Title Company
13026 Lebanon Road, Ste 100, Mount Juliet, TN 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Dalton Wakefield	Southern Bank of Tennessee	096-10-0-264.00
(NAME)	(NAME)	
3109 Crosswood Dr	675 N Mt. Juliet Rd	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37214	Mount Juliet, TN 37122	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, **Johnny Spray, a married man**, hereinafter called the GRANTOR(S), has/have bargained and sold, and by these presents do transfer and convey unto **Dalton Wakefield, an unmarried man**, hereinafter called the GRANTEE(S), his/her/their 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. 557 on the Plan of Cloverhill Subdivision, Section VIII, of record in Book 2331, page 11, Register's Office for Davidson County, reference to which is hereby made for a more complete description.

Being the same property conveyed to Harold Reeves, Trustee and further Conveyed to Patricia Ann Bryant, unmarried by Quitclaim Deed from Bobby W. Bryant, unmarried dated 10/06/1986, of record in Book 7010, Page 980, Register's Office for Davidson County, Tennessee.

The said Patricia Ann Bryant died testate on 05/14/2024, devising subject property to Alicia Guethlein, as evidenced in File No. 24P1377, Probate Court Clerk's Office for Davidson County, Tennessee.

Being the same property conveyed to Johnny Spray by Warranty Deed from Alicia Guethlein, Administrator, CTA of the estate of Patricia Ann Bryant and Alicia Guethlein, dated 08/27/2024, of record in Instrument 20240830-0066952, Register's Office for Davidson County, Tennessee.

This property has not nor has ever been the primary marital residence of the grantor.

See Exhibit "A" attached hereto and made a part thereof.

This conveyance is subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, (5) current year property taxes, and (6) other matters of public record.

unimproved ☐

This is improved ☒ 3109 Crosswood Dr, Nashville, TN 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), his/her/their assigns forever; and we do covenant with the said GRANTEE(S) 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, 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 GRANTEE(S), his/her/their 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.

Effective the 15th day of April, 2025.

Johnny Spray

State of Tennessee
County of Wilson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Johnny Spray, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the person(s) described herein, and who acknowledge that he executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 15th day of April, 2025.

Notary Public:
My Commission Expires: 1.31.29

RETURN TO:
Stewart Title Company
13026 Lebanon Road, Ste 100
Mount Juliet, TN 37122

EXHIBIT "A"

File No.: 2555581

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, Lissa Groom 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 April 15,2025.

Lissa Groom
Affiant
Date: April 15,2025

STATE OF TENNESSEE
COUNTY OF Wilson

Sworn to and subscribed before me this 15 day of April, 2025

Kim Rogers
Notary Public

My Commission Expires: 4/22/2028

KIM ROGERS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON