This Instrument Prepared by and returned to:
Lillian R. Gilmer, Esq.
RENO & CAVANAUGH, PLLC
424 Church Street, Suite 2910
Nashville, TN 37219

ADDRESS NEW OWNER:
Mary Seppamaki
1024 Henley Place
Nashville, TN 37207

SEND TAX BILL:
To Mortgagee*

MORTGAGEE:
Habitat for Humanity of Greater Nashville
414 Harding Place, Suite 100
Nashville, TN 37211

MAP AND PARCEL:
060-05-0A-025.00 CO

Karen Johnson Davidson County
Batch # 1400291 DEEDWARRSP
04/01/2026 03:46:21 PM 3 pgs
Fees: $18.00 Taxes: $1,054.50
20260401-0026090

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $285,000.00.

Affiant

Subscribed and sworn to before me, 26th day of March, 2026.

Notary Public

My Commission expires: _____

TRACY BEASLEY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
MY COMMISSION EXPIRES 10-20-2029

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **HABITAT FOR HUMANITY OF GREATER NASHVILLE**, a Tennessee non-profit corporation (hereinafter called the "Grantor"), has bargained and sold and by these presents does transfer and convey unto **MARY SEPPAMAKI,** an unmarried person (hereinafter called the "Grantee"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 25, as shown on the map entitled Final Plat, Sherwood Homes at Park Preserve, Revision One, Cluster Lot Subdivision, of record in Instrument No. 20250528-0041828, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate property description.

Being part of the same property conveyed to HABITAT FOR HUMANITY OF GREATER NASHVILLE, INC., A TENNESSEE NONPROFIT CORPORATION, by deed from THE METROPOLITAN GOVERNMENT OF NASHVILLE & DAVIDSON COUNTY, TENNESSEE, of record in Instrument No. 20220919-0104294, dated September 19, 2022, and Scrivener's Affidavit of record in Instrument No. 20221104-0119275, dated November 4, 2022, said Register's Office.

The above-referenced land is improved property known as 1024 Henley Place, Nashville, Tennessee 37207 (the "Property").

This conveyance is made subject to the following:

1. Taxes for 2026 and subsequent years.
2. Matters shown on the Plan of record in Plat Book 843, Page 57, Plat Book 8250, Page 215, Plat Book 6900, page 706 and Instrument No. 20250528-0041828, said Register's Office.
3. Declaration of Covenants, Conditions, Liens, Easements and Restrictions, including, but not limited to, easements, assessments, special assessments, charges and liens, contained in an instrument of record as Instrument No. 20100122-0005684, amended in Instrument No. 20100316-0019840, Instrument No. 20101027-0086058, Instrument No. 20200310-0026897, Instrument No. 20210505-0060122, Instrument No. 20221117-0122453, and Instrument No. 20251124-0093432, said Register's Office.
4. Right-of-Way Easement of record in Book 923, page 156, said Register's Office.
5. Easement for Sanitary Sewers and/or Storm Drainage of record in Book 6643, Page 826, said Register's Office.
6. Declaration of Restrictions and Covenants for Stormwater Facilities and Systems of record in Instrument No. 20240924-0074084, said Register's Office.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns, forever; and Grantor does covenant with the Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and that the same is unencumbered, unless otherwise herein set out; and Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the Property to the Grantee, their heirs and assigns, against the lawful claims of all persons claiming by, through or under Grantor, but not further or otherwise. 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.

In addition to the encumbrances listed above, this conveyance is made subject to the following covenants and restrictions, which shall be binding upon the Grantee herein, and their heirs, assigns and subsequent grantees, it being the intent of Grantor that these covenants and restrictions run with the Property.

NON-DISCRIMINATION

During such time as the property described herein is used for a purpose for which assistance under the Housing Opportunity Program Extension Act of 1996, P.L. 104-120, was provided or for another proposed involving the provision of similar services or benefits, then no person having an interest in this property shall refuse service for or accommodation or other benefits to any person with respect to the property on account of the person's race, color or national origin or otherwise engage in discrimination conduct of any kind or account of a person's race, color or national origin with respect to the property. This covenant shall run with the land.

OWNER RETENTION

Grantee hereby grants to Grantor a right of first offer to purchase the Property from Grantee in the event that Grantee elects to sell the Property. Grantee must notify Grantor in writing of his or her intent to sell the Property, and Grantor shall have thirty (30) business days in which to (i) offer Grantee a price that represents the fair market value of the Property, taking into consideration any affordability restrictions encumbering the Property, less any expenses required to rehabilitate the Property into a condition ready for a new purchaser of the Property, or (ii) notify Grantee that Grantor does not intend to make an offer to purchase the Property. Grantor shall have the right to inspect the Property, upon 48 hours notice to Grantee, in order to determine whether or not Grantor will exercise Grantor's right of first offer to purchase the Property. In the event that Grantor does not respond within the thirty (30) business day period, Grantee may move forward with the sale of the Property to a third party.

Grantees, 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 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, assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the AHP-assisted homeowner.

WITNESS my hand this 26th day of March, 2026.

HABITAT FOR HUMANITY OF GREATER NASHVILLE

By: _____
Danny Herron, President and Chief Executive Officer

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public within and for said State and County aforesaid, personally appeared **Danny Herron**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be **Chief Executive Officer and President** of **Habitat for Humanity of Greater Nashville,** the within named bargainor, a Tennessee nonprofit corporation, and that he as such President and Chief Executive Officer, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as President and Chief Executive Officer.

Witness my hand, at office, 26th day of March, 2026.

_____
Notary Public

My Commission expires: _____

TRACY BEASLEY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
MY COMMISSION EXPIRES 10-20-2029