Name and Address of New Owner:
Rigoberto Garcia Sanchez
638 Putnam Drive
Nashville, Tennessee 37218

Send Tax Bills To:
Fifth Third Bank, NA
5050 Kingsley Drive MD: 1MOC BQ
Cincinnati, Ohio 45227

This Instrument Prepared By:
R. Houston Akin, Attorney
Mockingbird Title & Escrow Services, LLC
611 Woodland Street
Nashville, Tennessee 37206

Karen Johnson Davidson County
Batch# 1355141 DEEDWARR
12/08/2025 09:46:30 AM 4 pgs
Fees: $23.00 Taxes: $1,211.75
20251208-0097151

Map & Parcel No: 058 07 0 015.00

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, **Jose M. Rivera Echeverria, a single man and Enis G. Flores Aleman, a single woman, joint tenants with right of survivorship**, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **Rigoberto Garcia Sanchez, a married man,** "the Grantee," the following described real estate in Davidson County, Tennessee:

Located in Davidson County, State of Tennessee, more particularly described as follows:

Being Lot No. 184 on the Plan of ROYAL HILLS SUBDIVISION, SECTION III, of record in Plat Book 4860, Page 47, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Jose M. Rivera Echeverria, a single man and Enis G. Flores Aleman, a single woman, joint tenants with right of survivorship, by Warranty Deed from Zindan Hussein, married, of record in Instrument No. 20181226-0125020, in the Register's Office of Davidson County, Tennessee, dated December 18, 2018 and recorded on December 26, 2018.

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Rise Up Program (RUP), 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) (ii) (iii) 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 RUP 5year Retention Period. 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 RUP 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 RUP 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 RUP-assisted household's investment; unless one of the following exceptions applies: 1. 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 (in which case the retention period ends with the conveyance to such purchaser); 2. The amount of the RUP subsidy that would be required to be repaid is $2,500 or less; or 3. 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. 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 RUP-assisted homeowner.TO HAVE AND TO HOLD said real estate unto the Grantee, and the Grantee's successors, heirs and assigns, forever in fee simple.

Grantor covenants that it is lawfully seized and possessed of said real estate, has 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 has caused this Warranty Deed to be executed on the 4th day of December, 2025.

Jose M Rivera (SEAL)
Jose M. Rivera Echeverria

Enis Flores (SEAL)
Enis G. Flores Aleman

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 4th day of December, 2025, before me personally appeared Jose M. Rivera Echeverria and Enis G. Flores Aleman, 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 4th day of December, 2025.



Notary Signature
My commission expires: 5/9/26

AFFIDAVIT OF VALUE

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 $327,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Sworn to and subscribed before me this 4th day of December, 2025.



Notary Signature
My commission expires: 5/9/26

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 12/4/25 (date of document).

J Russell
Affiant Signature

12/5/25
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 5th day of December, 2025.

Notary's Signature

MY COMMISSION EXPIRES: 10/24/2028

NOTARY'S SEAL

