Karen Johnson Davidson County
Batch# 1369388 DEEDWARR
01/13/2026 11:19:30 AM 7 pgs
Fees: $38.00 Taxes: $684.50
20260113-0003084

WARRANTY DEED	STATE OF TENNESSEE} COUNTY OF DAVIDSON} The actual consideration or value, whichever is greater for this transfer is $185,000.00 Affiant Subscribed and sworn to before me This 12th of January, 2026. Notary Public My Commission Expires:

ROBERT J. NOTESTINE III NOTARY PUBLIC TENNESSEE My Comm Exp. January 22, 2029 COUNTY OF DAVIDSON

Address New Owners as:	Tax Bill To:	Map / Parcel
Catarina Mateo Mateo 4643 Forest Ridge Dr. Hermitage, TN 37076	New Owner	08709005200

This instrument prepared by: Notestine Law Firm, Attorneys at Law, 109 Kenner Avenue, Suite 201, Nashville, Tennessee 37205.

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 sufficiency of all of which are hereby acknowledged, **J. Ley Trustee of The Anderson Trust, dated December 1, 2014** (The "Grantor") has bargained and sold, and by these presents do transfer and convey unto **Catarina Mateo Mateo, a single woman** (The "Grantee"),a certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, Being Lot 204-B, SECTION 8, VALLEY GROVE, ZONE LOT DIV. of record in Plat Book 5200, Page 769, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to The Anderson Trust, by warranty deed from #1DO Family, LP, dated December 5, 2014 and recorded on December 18, 2014 in Instrument NO. 20141218-0115727 at said Register's Office for Davidson County, Tennessee.

This is improved real property commonly known as 4643 Forest Ridge Drive, Hermitage, TN 37076

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING:

1. Covenants of record in Book 6139, Page 443 and Book 5200, page 769, said Register's office
2. Subject to all matters on plat Book 5200, Page 606 and book 5200, page 769, said register's Office.

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) 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 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 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.

(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 RUP-assisted Homeowner.

Further, Grantee herein join in the execution of this instrument to indicate their assent and acceptance of the restrictions as expressed herein.

Witness my hand this 21st January, 2026.

Grantor:

The Anderson Trust

J. Ley Trustee

By: J. Ley as Trustee

Grantee:

_____

By: Catarina Mateo Mateo

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.

(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 RUP-assisted Homeowner.

Further, Grantees herein join in the execution of this instrument to indicate their assent and acceptance of the restrictions as expressed herein.

Witness my hand this 12th January, 2026.

Grantor:

The Anderson Trust

_____

By: J. Ley as Trustee

Grantee:

Catarina Mateo Mate

By: Catarina Mateo Mateo

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named J. Ley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Trustee for the Anderson Trust, dated December 1, 2014 and that he is authorized by said Trust, dated December 1, 2014 to execute this instrument on its behalf as such Trustee.

Witness my hand and seal at Nashville, Tennessee, this 12th day of January, 2026.

ROBERT J. NOTESTINE III
TENNESSEE NOTARY PUBLIC
My Comm Exp. January 22, 2029
COUNTY OF DAVIDSON

Notary Public

My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this _____ day of January , in the year 2026, before me the undersigned, personally appeared,Catarina Mateo Mateo personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument and acknowledged that she executed it.

Witness my hand and seal at _____, Tennessee, this _____ day of January, 2026.

_____
Notary Public

My Commission Expires:_____

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named J. Ley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Trustee for the Anderson Trust, dated December 1, 2014 and that he is authorized by said Trust, dated December 1, 2014 to execute this instrument on its behalf as such Trustee.

Witness my hand and seal at _____, Tennessee, this _____ day of January, 2026.

_____
Notary Public

My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 12th day of January, in the year 2026, before me the undersigned, personally appeared,Catarina Mateo Mateo personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument and acknowledged that she executed it.

Witness my hand and seal at Hermitage, Tennessee, this 12th day of January, 2026.

_____
Notary Public

My Commission Expires: CHRISTI M. JOHNSTON NOTARY PUBLIC STATE OF TENNESSEE My Commission Expires on 05/31/2026 WILSON COUNTY

TRUE COPY CERTIFICATION

Required under T.C.A. § 66-24-101(d)(3) after July 1, 2021

I, Sandy Mitos *(custodian's name)*, 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 January 12, 2026 *(date of document)*.

Custodian's Signature — 1/13/26 date

STATE OF TENNESSEE
COUNTY OF Wilson

Sworn to and subscribed before me this 13th day of January, 2026.

Notary Public

MY COMMISSION EXPIRES: _____

CHRISTI M. JOHNSTON
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on 05/31/2026
WILSON COUNTY