Karen Johnson Davidson County
Batch# 1369395 DEEDWARR
01/13/2026 11:24:30 AM 4 pgs
Fees: $23.00 Taxes: $1,165.50
20260113-0003098

Warranty Deed

SYDNEY ANGELL
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $315,000.00

Affiant

Subscribed and sworn to before me, this the 9th day of January, 2026.

Notary Public

My commission expires: 3-20-28

THIS INSTRUMENT WAS PREPARED BY
WAGON WHEEL TITLE
204 SOUTH 11TH STREET
NASHVILLE, TN 37206
615.650.5100

Address of New Owner(s) as follows:	Send Tax Bills To:	Map/Parcel Numbers:
Erin Cecilia Thomas Justin Richard Wohler	Fifth Third Bank, National Association	148-13-0-184.00
5020 Packard Drive	5001 Kingsley Drive, MD: MOB2X	
Nashville, TN 37211	Cincinnati, OH 45227	

FOR AND IN CONSIDERATION OF THE SUM OF ONE DOLLAR ($1.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **SO YEON KIM, AN UNMARRIED WOMAN**, HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **ERIN THOMAS, AKA ERIN CECILIA THOMAS AND JUSTIN WOHLER, AKA JUSTIN RICHARD WOHLER, WIFE AND HUSBAND**, HEREINAFTER CALLED THE GRANTEE(S), HIS/HER/THEIR HEIRS AND 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 all of Lot No. 80, on the plan of Fairlane Park, according to survey and plat of same appearing of record in Book 2331, page 108, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete accurate description as to details and location of said lot

Being the same property conveyed to So Yeon Kim, an unmarried woman by Warranty Deed from Jerry W. Bowers and wife Ruth S. Bowers of record in Instrument No. 20221205-0126907 Register's Office for Davidson County, Tennessee, dated December 02, 2022 and recorded on December 05, 2022.

This conveyance is subject to all restrictions, easements and planning documents of record, and current year's taxes and subsequent years, a lien due and payable but not yet delinquent.

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. See attached Addendum.

The address of the herein described property is believed to be 5020 Packard Drive, Nashville, TN 37211, but such address is not part of the legal description of the property herein and in the event of any discrepancy, the legal description herein shall control.

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 heirs and assigns forever; and I/we do covenant with the said GRANTEE(S) that I/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 I/we do further covenant and bind myself/ourselves, my/our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular number shall include the plural, the singular, and the use of any gender shall be applicable to all genders.

WITNESS MY/OUR HANDS EFFECTIVE AS OF THE 9th day of January, 2026.

So Yeon Kim

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for the County and State, the within named So Yeon Kim, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal this 9th day of January, 2026.

Notary Public

DREW BANDY
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 1-22-2029

My Commission Expires: 1·22·29

ADDENDUM

(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 S-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.

Tennessee Certification of Electronic Document

I, Benjamin Seamon, 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 1/9/26. (date of document).

Affiant Signature

11/13/26
Date

State of Tennessee

County of Williamson

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

Notary's Signature

MY COMMISSION EXPIRES: 3-20-28

NOTARY'S SEAL

