Name and Address of New Owner:
Irene Guzman Bustamante
1904 Terragon Court
Antioch, Tennessee 37013

Send Tax Bills To:
US Bank N.A.
2000 Tamarack Rd
Owensboro, KY 42301

Karen Johnson Davidson County
Batch # 1369436 DEEDWARR
01/13/2026 12:45:32 PM 4 pgs
Fees: $23.00 Taxes: $1,220.63
20260113-0003151

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

Return to:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212
FILE #: JM-BR-25-1904

Map & Parcel No: 148-08-0A-048-00

## 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, **Tighten Up Homes LLC, a Limited Liability Company**, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **Irene Guzman Bustamante, a single woman,** "the Grantee," the following described real estate in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot 63, QUIET CREEK, PHASE TWO, SECTION ONE, as shown on plat of record in Instrument No. 20040106-0002099, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Sylvia Relliford, an unmarried woman, by Warranty Deed from The Home Company of Middle Tennessee, of record in Instrument No. 20070123-0009153, in the Register's Office of Davidson County, Tennessee, dated January 17, 2007 and recorded on January 23, 2007.

Being the same property conveyed to Sylvia Relliford, an unmarried person, and Regina R. Spivey, a married person, as joint tenants with full rights of survivorship and not as tenants in common, by Quitclaim Deed from Sylvía Relliford, an unmarried person, of record in Instrument No. 20240924-0073814, in the Register's Office of Davidson County, Tennessee, dated September 20, 2024 and recorded on September 24, 2024.

Being the same property conveyed to Sylvia Relliford, an unmarried person, by Quitclaim Deed from Regina R. Spivey, a married person, of record in Instrument No. 20241119-0089580, in the Register's Office of Davidson County, Tennessee, dated November 08, 2024 and recorded on November 19, 2024.

Being the same property conveyed to Sylvia L. Relliford, an unmarried person, and Regina R. Spivey, a married person, as joint tenants with full rights of survivorship and not as tenants in common, by

Quitclaim Deed from Sylvia Relliford, an unmarried person, of record in Instrument No. 20250425-0032056, in the Register's Office of Davidson County, Tennessee, dated April 19, 2025 and recorded on April 25, 2025. The said Sylvia L. Relliford died on June 22, 2025, leaving Regina R. Spivey as surviving tenant with full rights of survivorship.

Being the same property conveyed to Tighten Up Homes, LLC, a Tennessee Limited Liability Company, by Warranty Deed from Regina R. Spivey of record in Instrument Number 20251021-0083569, in the Register's Office of Davidson County, Tennessee, dated October 17, 2025 and recorded on October 21, 2025.

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 8th day of January, 2026.

Tighten Up Homes LLC, a Limited Liability Company

By:_____(SEAL)
Kelsie Kinsley, Sole Member

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, R. Houston Akin, of the state and county mentioned, personally appeared Kelsie Kinsley, Sole Member of Tighten Up Homes, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Sole Member of Tighten Up Homes, the within named bargainor, a Limited Liability Company, and that such Kelsie Kinsley, Sole Member of Tighten Up Homes as such Sole Member, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the Limited Liability Company as Sole Member.

Witness my hand and seal, at office in Davidson County, this 8th day of January, 2026.

_____
Notary Signature

Printed Name: R. Houston Akin

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 $329,900.00, 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 6th day of January, 2026.

Notary Signature
My commission expires:

