Karen Johnson Davidson County
Batch# 1370499 DEEDWARR
01/15/2026 02:05:30 PM 4 pgs
Fees: $23.00 Taxes: $1,478.15
20260115-0003844

WARRANTY DEED

BETHANY SHIPLEY
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on 05/24/2028
SUMNER COUNTY

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ Rutherford BS

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $399,500.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13TH DAY OF JANUARY, 2026.

Notary Public

MY COMMISSION EXPIRES: 05/24/2028
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Mid-State Title & Escrow, Inc.
128 Holiday Ct., Ste. 125, Franklin, TN 37067

File No.: 2025-5134

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NO(S).
Kirollos Ishak and Mona Megali	Kirollos Ishak and Mona Megali	176-06-0A-084.00-CO
(NAME)	(NAME)	
7511 Cash Crossing Court	7511 Cash Crossing Court	
(ADDRESS)	(ADDRESS)	
Antioch TN 37013	Antioch TN 37013	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF Three Hundred Ninety-Nine Thousand Five Hundred And No/100 Dollars ($399,500.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **CHRISTIAN ARTHUR SAGER AND KATELYN ANN SAGER, HUSBAND AND WIFE,** HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **KIROLLOS ISHAK AND MONA MEGALI, HUSBAND AND WIFE,** HEREINAFTER CALLED THE GRANTEE, 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 Lot No. 84 on the Plan of Final Subdivision Plat, Heritage Landing-Phase 1 of record in Instrument No. 20200422-0042094, a Revision of Instrument No. 20200122-0007826, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Christian Arthur Sager and Katelyn Ann Sager, husband and wife by Special Warranty Deed from D.R. Horton, Inc., a Delaware Corporation of record in Instrument No. 20210331-0042169, Register's Office for Davidson County, Tennessee, dated March 30, 2021 and recorded on March 31, 2021.

See Retention lanuage as exhibit "A".

Subject to: This conveyance is subject to the matters set forth below, if any, as well as any and all zoning regulations, building restrictions, setback lines, conditions, covenants, and restrictions (as may be amended or supplemented), all easements, utility easements or rights of ways for public utilities that appear in the appropriate public records. Property taxes have been prorated and the Grantee has assumed payment thereof when same become due and payable. Taxes for the year 2026, a lien not yet due and payable.

unimproved ☐
This is improved ☑ property, known as 7511 Cash Crossing Court, Antioch, TN 37013
(House No.) (Street). (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that 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 we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. 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.

Witness our hands this 13th day of January, 2026.

Christian Arthur Sager

Katelyn Ann Sager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 13th day of January, 20 26, before me personally appeared Christian Arthur Sager and Katelyn Ann Sager, 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 (or person's) free act and deed.

Notary Public

My Commission Expires: 3-23-27

(SEAL) Amelia Swanson State of Tennessee Notary Public Williamson County

EXHIBIT "A"

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 tobe given written notice of any sale, transfer, assignment of title or deed such as to the Secretaryof 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 thehousehold during the Retention Period, the Bank shall be repaid the lesser of: (A) the RUPsubsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title ordeed transferred, or is refinanced, during the RUP 5-year retention period; or (B) any netproceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, asapplicable, minus the RUP-assisted household's investment; unless one of the followingexceptions applies:

1.The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-incomehousehold as defined in the applicable Federal Housing Finance Agency regulations (inwhich 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 legallyenforceable 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 offoreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal HousingAdministration first mortgage to the Secretary of HUD, or death of the RUP-assistedhomeowner.

Tennessee Certification of Electronic Document

I, **Carly Woodring**, 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 **01/13/2026** (date of document).

Affiant Signature

01/13/2026

Date

State of Tennessee

County of Rutherford

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

Notary's Signature

My Commission Expires: 05-24-2028

Notary's Seal

