Karen Johnson Davidson County
Batch# 1371641 DEEDWARR
01/22/2026 09:21:30 AM 3 pgs
Fees: $18.00 Taxes: $1,313.50
20260122-0005189

This instrument was prepared by:
DLO TITLE, LLC
101 SE Parkway Court, Ste 220
Franklin, TN 37064
25-10123

R. MARK DOUGALL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON
MY COMM. EXPIRES JUNE 27, 2027

STATE OF TENNESSEE
COUNTY OF Williamson
The actual consideration or value, whichever is greater, is $355,000.00
Sworn to and subscribed before me this 12 day of January, 2026.

Affiant

Notary Public

Address of New Owner:	**Send Tax Bills to:**	**Map-Parcel Number:**
Alexis E. Arevalo 1113 Jacksons Valley Rd Hermitage, TN 37076	New Owner	086-08-031.00

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($ 10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **Virginia Simpkins, a single woman,** hereinafter called the "Grantor," has bargained and sold, and by these presents do transfer and convey unto **Alexis E. Arevalo, an unmarried man,** hereinafter called the "Grantee," and to Grantee's heirs, successors, executors, and assigns, a certain parcel of land in **Davidson** County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 197, on the Plan of Jackson's Retreat, Section 5A, of record in Plat Book 6250, Page 309, Register's Office for said County, to which plan reference is hereby made for a more complete description

Being the same property conveyed to Gregory Simpkins and wife, Virginia Simpkins by Warranty Deed from William W. Stamps and wife, Teresa S. Stamps, of record in Instrument No. 20070731-0090666 Register's Office for Davidson County, Tennessee, dated July 27, 2007 and recorded on July 31, 2007. Gregory Simpkins died on or about March 10, 2025, leaving Virginia Simpkins surviving tenant by the entirety.

This is improved property known as **1113 Jacksons Valley Rd., Hermitage, TN 37076.**

This conveyance is made subject to: zoning; setback requirements; general utility, sewer and drainage easements of record; subdivision and/or condominium declarations, covenants, restrictions, and easements of record. Current year taxes are to be paid by __X__Grantor ____ Grantee.

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 fore closure 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 land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, their heirs and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out. Grantor does further covenant and bind himself, his heirs and representatives, to warrant and forever defend the title to said land to said Grantee, their heirs and assigns, against the lawful claims of all persons whomsoever.

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

WITNESS my hand, this 16 day of January, 2026.

Virginia Simpkins

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Virginia Simpkins**, the within named bargainor, with whom I am personally acquainted (or proved their identities to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 16 day of January, 2026.

Notary Public
My Commission Expires: _____

R. MARK DOUGALL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON
MY COMM. EXPIRES JUNE 27, 2027

Tennessee Certification of Electronic Document

I, Kristen Traini, 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 1/16/26 (date of document).

Affiant Signature

1/20/26
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 20th day of January 2026.

Notary's Signature

MY COMMISSION EXPIRES: 01/30/2029

NOTARY'S SEAL

