Karen Johnson Davidson County
Batch# 1375623 DEEDWARR
02/04/2026 10:18:30 AM 3 pgs
Fees: $18.00 Taxes: $1,276.13
20260204-0007712

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $344,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS 23rd DAY OF JANUARY, 20 26.

Notary Public

MY COMMISSION EXPIRES: 3/3/26

(AFFIX SEAL)

CARMEN COATS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 3-3-2026

THIS INSTRUMENT WAS PREPARED BY
Providence Title, LLC, 25 Century Blvd, Suite 402, Nashville, TN 37214

ADDRESS NEW OWNER(S) AS FOLLOWS: Oni Sandoval Reyes	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
ONI SANDOVAL REYES (NAME)	U.S. BANK NATIONAL ASSOC (NAME)	08616006600
4117 WOODWAY LANE (ADDRESS)	3751 AIRPARK DR (ADDRESS)	
HERMITAGE, TN 37076 (CITY) (STATE) (ZIP)	OWENSBORO, KY 42301 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, **Realty Up LLC, a Tennessee limited liability company**, HEREINAFTER CALLED THE GRANTOR(S), HAVE/HAS BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Oni Sandoval Reyes, an unmarried man,** HEREINAFTER CALLED THE GRANTEE, HIS/HER/THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson, COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Being Lot No. 86, on the Plan of Valley Grove, Section 6 of record in Plat Book 5200, Page 583, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Realty Up, LLC, a Tennessee Limited Liability Company, by virtue of that certain Warranty Deed dated June 6, 2025, and being of record at Instrument No. 20250617-0047200, in the amount of $233,000.00 in the Register's Office of Davidson County, Tennessee.

Being the same property previously conveyed to BTI 1179, LLC, a Delaware Limited Liability Company by virtue of Quit Claim Deed dated June 30, 2023 at Instrument No. 20230706-0051731, in the amount of $10.00 in the said Register's Office.

Being the same property previously conveyed to CTI 1379, LLC, a Delaware Limited Liability Company, LLC by virtue of Warranty Deed dated June 30, 2023 at Instrument No. 20230706-0051659, in the amount of $290,000. in the said Register's Office.

This conveyance is subject to all easements, restrictive covenants and conditions including those recorded located at The Register of Deed's Office for Davidson County, Tennessee and all other matters of record, including all items set out on any applicable plat of record.

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.

unimproved
This is improved x property, known as 4117 Woodway Ln Hermitage, TN 37076
(House Number) (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 my hand this 22 day of January, 2026.

Realty Up LLC,

Member
Wassem Abdelshahed, Member

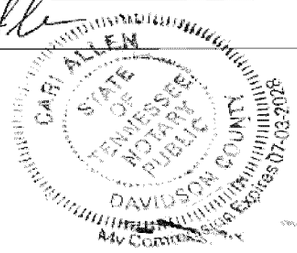
STATE OF Tennessee
COUNTY OF Davidson

Before me, the undersigned authority, a Notary Public of the State and county mentioned, personally appeared Wassem Abdelshahed, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Member of Realty Up, LLC., the within named bargainor, a Limited Liability Company, and that such officer, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the Limited Liability Company as Member.

WITNESS my hand and official seal at office this 22 day of January, 2026.

Notary Public

My Commission Expires: 7-3-28



Tennessee Certification of Electronic Document

I, Steven T. Morris, 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 22, 2026

Affiant Signature

30th day of January, 2026
Date

State of Tennessee

County of Davidson

Sworn to and subscribed before me this 30th day of January, 2026

Notary's Signature

MY COMMISSION EXPIRES: 1/24/2028

NOTARY'S SEAL

