Karen Johnson Davidson County
Batch# 1381950 DEEDWARR
02/17/2026 03:25:30 PM 3 pgs
Fees: $18.00 Taxes: $1,813.00
20260217-0012584

WARRANTY DEED

ASHLEE D. PAGE STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

STATE OF TN
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEV. GREATER, FOR THIS TRANSFER IS $490,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS 13 OF FEBRUARY, 2026.

Notary Public

MY COMMISSION EXPIRES: 9/7/2026 (AFFIX SEAL)

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

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Amira Zaky and Mareez Ramzy	New Owner	
(NAME)	(NAME)	164100A38400CO
4240 Shagbark Trl.		
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013		
(CITY) (STATE) (ZIP)	(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, **Mixaida E. Herrera and Rafael J. Cardona, Wife and Husband** , HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Amira Zaky, married, and Mareez Ramzy, unmarried** , 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 429, SUMMERFIELD, VILLAGE NINE, as shown on plat of record in Instrument No. 20060718---0086560, 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 Mixaida E. Herrera and Rafael J. Cordona, wife and husband, by virtue of that certain Warranty Deed dated August 22, 2019, and being of record at Instrument No. 20190823-0085185 in the Register's Office of Davidson County, Tennessee.

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.

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

unimproved
This is improved x property, known as 4240 Shagbark Trl Antioch, TN 37013
(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 13th day of February, 2026.

Mixaida E. Herrera

Rafael J. Cardona

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, **Mixaida E. Herrera and Rafael J. Cardona**, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 13th day of February, 2026.

CARI ALLEN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 07-03-2028

Notary Public
My Commission Expires: 7-3-28

Certificate of Authenticity

I, Holly A. Mason, 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 February 13, 2026.

Affiant Signature

2/13/26
Date

State of Tennessee
County of Davidson

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

Notary's Signature

(Notary Seal)



My Commission Expires: 9/7/2026