(2) Return to:

TRI STAR TITLE & ESCROW LLC

1535 W NORTHFIELD BLVD UNIT 16

MURFREESBORO, TN 37129

Karen Johnson Davidson County
Batch# 1387658 DEEDWARR
03/03/2026 12:23:30 PM 4 pgs
Fees: $23.00 Taxes: $1,572.50
20260303-0016722

WARRANTY DEED

MALEIA BETH GRAY
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $425,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18TH DAY OF FEBRUARY, 2026.

Notary Public

MY COMMISSION EXPIRES: 6/14/29
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Tri Star Title & Escrow, LLC
1535 W. Northfield Blvd., Suite 16, Murfreesboro, TN 37129

File No.: 0226-017

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NO(S).
Kirolos Zakhary and Mina Girigs	Kirolos Zakhary and Mina Girigs	164-11-0B-068.00-CO
(NAME)	(NAME)	
269 Castle Ridge	269 Castle Ridge	
(ADDRESS)	(ADDRESS)	
Antioch TN 37013	Antioch TN 37013	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF Ten And No/100 Dollars ($10.00), CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **OLE SOUTH PROPERTIES, INC., A TENNESSEE CORPORATION,** HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **KIROLOS ZAKHARY, A SINGLE PERSON AND MINA GIRIGS, A SINGLE PERSON,** 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. 68, on the Plan of Final Plat, Hobson Park, Cluster Lot Subdivision of record in Plat at Instrument No 20240515-0036116, 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 a portion of the same property conveyed to Ole South Properties, Inc., a Tennessee Corporation by Quitclaim Deed from Ole South/Craighead Joint Venture, a Tennessee Joint Venture of record in Instrument No. 20250709-0053976 Register's Office for Davidson County, Tennessee, dated June 27, 2025 and recorded on July 09, 2025.

This conveyance is made subject to Declaration of Covenants, Restrictions and Conditions contained in instrument of record in Instrument Number 20240422-0028437; Terms, Conditions and Easements in favor of United States of America of record in Book 11031, page 184; Grant of Transmission Line Easement of record in Book 2342, page 132; Homeowners Assessment Charter of record in Instrument Number 20240422-0028438; Application for Greenbelt Assessment – Forest of record in Instrument Number 20180302-0019915; Declaration of Restrictions and Covenants for Stormwater Facilities and Systems of record in Instrument Number 20210713-0094250; and to any and all matters shown on said plat and survey of record in Instrument Number 20240515-0036116, all of said Register's Office.

SEE ATTACHED EXHIBIT A FOR FHLB RETENTION LANGUAGE

unimproved ☐
This is improved ☑ property, known as 269 Castle Ridge, 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 successors 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 18th day of February, 2026.

Ole South Properties, Inc., a Tennessee Corporation

By: _____
John Davis, Vice President

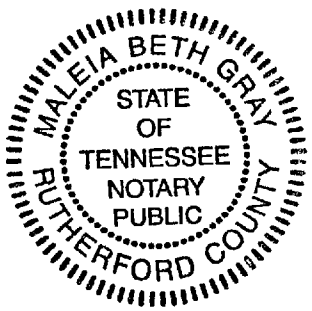
STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally before me, the undersigned authority, a Notary Public in and for said County and State, the within named John Davis, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Vice President of Ole South Properties, Inc., a Tennessee Corporation the bargainor, and that he as such Vice President, executed the foregoing instrument (WARRANTY DEED) for the purposes therein contained, by signing the name of the corporation by himself as its Vice President.

WITNESS MY HAND AND OFFICAL SEAL, in Antioch, TN, this the 18th day of February, 2026.

_____
Notary Public
My Commission Expires: 6/16/29



Rise Up Retention Language

FHLB

The language below should be inserted into the Deed or as a Restrictive Covenants to the Deed. If it is attached to the Deed as an addendum or attachment, the Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Deed.

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.

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Certificate of Authenticity

I, **Sheri Morgan**, do hereby make an 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 **02/18/2026**.

Name: **Sheri Morgan**
Title: **President**
Date **03/02/2026**
STATE OF Tennessee
COUNTY OF **Rutherford**

Sworn to and subscribed before me on **03/02/2026.**

Notary Public: **Lindsay W. Walker**
My Commission Expires: **01/21/2029**
Commission #: **na**

