Karen Johnson Davidson County
Batch# 1390323 DEEDWARR
03/09/2026 09:51:30 AM 3 pgs
Fees: $18.00 Taxes: $1,406.00
20260309-0018474

STATE OF TENNESSEE
COUNTY OF ~~Davidson~~ SUMNER

The actual consideration or value, whichever is greater, for this transfer is $380,000.00

Affiant

Subscribed and sworn to before me, this 6th day of March, 2026.

Notary Public
My commission expires: 9-19-2028

DEBRA PAULSSON TENNESSEE NOTARY PUBLIC COUNTY OF SUMNER

THIS INSTRUMENT WAS PREPARED BY
SIGNATURE TITLE SERVICES, LLC
1517 HUNT CLUB BLVD SUITE 200
GALLATIN, TN 37066

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To: (If left blank, send to new owner at property address)	Map-Parcel Numbers:
Randy Rodriguez Vega	**Fifth Third Bank, National Ass**	**05204004800**
224 Manzano Rd	**5001 Kingsley Drive, MD: 1MOBA8**	
Madison, TN 37115	**Cincinnati, OH 45227**	

FOR AND IN 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 ACKNOWLEDGE, WE,

Anisley Naranjo Abad, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Randy Rodriguez Vega, an unmarried man

HEREINAFTER CALLED THE GRANTEES, 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. 45, Plan of Arrowhead Estates, Section I, of record in Plat Book 4955, Page 27, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description of said property.

Being the same property conveyed to Anisley Naranjo Abad, an unmarried woman, by Warranty Deed from Charles Duke, Jr and Fredia S Duke, husband and wife, dated July 10, 2020, of record in Instrument No. 20200714-0077070, in the Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

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.**

Subject to any and all encumbrances, restrictions, easements, plats, covenants, rights, and conditions that may appear of record in the Register's Office of Davidson County, Tennessee.

This is improved (_X_) unimproved (_____) property known as 224 Manzano Rd, Madison, TN 37115.

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 in 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.

Anisley Naranjo Abad Date: 3-6-2026

Anisley Naranjo Abad

STATE OF TN

COUNTY OF SUMNER

Personally appeared before me, a Notary Public of said County and State, Anisley Naranjo Abad, the within named Grantor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 6th day of March, 2026.

DEBRA PAULSSON
TENNESSEE NOTARY PUBLIC
COUNTY OF SUMNER

NOTARY PUBLIC

My Commission Expires: 9-19-2028

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 March 6, 2026 (date of document).

Affiant Signature

3-6-2026
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 6th day of March, 2026.

Notary's Signature

MY COMMISSION EXPIRES: 9-19-2028

NOTARY'S SEAL

