Karen Johnson Davidson County
Batch# 1390432 DEEDWARR
03/09/2026 12:28:30 PM 4 pgs
Fees: $23.00 Taxes: $1,239.50
20260309-0018606

Name and Address of New Owner:
Magdy Gabra and Ekram Endrawes
6150 Old Forest Road
Antoich, TN 37013

This Instrument Prepared By:
J.D. Kious, Attorney
Structure Title Group, LLC
1000 Hollingshead Circle,
Murfreesboro, TN 37129

Send Tax Statements To:
6150 Old Forest Road
Antioch, TN 37013

Map & Parcel(s):
174-01-0A-206.00-CO

WARRANTY DEED

For and in consideration of the sum of ten 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, **Khual Khan Mung and Cing D. Man, a married couple**, hereinafter called the GRANTOR, have bargained and sold, and by these presents does transfer and convey unto **Magdy Gabra, and Ekram Endrawes, a married couple,** hereinafter called the GRANTEE, their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

> Certain parcel of real estate located in Davidson County, State of Tennessee, within the corporate limits of the City of Antioch, and being described as follows, to-wit:
>
> Being all of Lot No. 206, on the plan of Rivendell Woods, Phase 4, according to plat and survey appearing of record in Instrument Number 20150724-0072969, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.
>
> Being the same property conveyed to Khual Khan Mang by Warranty Deed from Ole South Properties, Inc., a Tennessee Corporation of record in Instrument No. 20161005-0105360 Register's Office for Davidson County, Tennessee, dated September 29, 2016 and recorded on October 05, 2016.

This conveyance is subject to: (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

SEE ATTACHEMENT A FOR FHLB RETENTION LANGUAGE

This is improved property known as: 6150 Old Forest Road, Antioch, TN 37013

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, their heirs, successors and assigns forever; and we do covenant with the said GRANTEE 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, successors, and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, their heirs, successors 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 hand this 5 day of March, 2026.

Khual Khan Mung

Khual Khan Mung

Cing D Man

Cing D. Man

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

On this 5 day of March, 2026, before me personally appeared Khual Khan Mung and Cing D. Man, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that such person executed the same as such person's free act and deed.

Witness my hand, at office, this 5 day of March, 2026.

Lisa K R Wagner

Notary Signature
My commission expires: Oct. 21, 2028

LISA K R WAGNER
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $335,000.00.

Affiant Signature

Subscribed and sworn to before me, this the 5 day of March, 2026.

RaShawn D Perry

Notary Public
My Commission Expires: _____

RASHAWN D PERRY
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY
MY COMMISSION EXPIRES APRIL 21, 2029

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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TENNESSEE CERTIFICATION OF ELECTRONIC DOCUMENT

I, **J. Carlton Drumwright**, 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 5, 2026.

J. Carlton Drumwright

March 5, 2026
Date

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Sworn and subscribed before me on March 5, 2026.

Notary

My Commission Expires: 11/21/26

ELIZABETH J. BARNES
STATE OF TENNESSEE
NOTARY PUBLIC
WILLIAMSON COUNTY