Karen Johnson Davidson County
Batch# 1395442 DEEDWARR
03/20/2026 11:58:30 AM 4 pgs
Fees: $23.00 Taxes: $1,702.00
20260320-0022378

This instrument prepared by:
Tennessee Nations Title Agency, Inc.
402 BNA Drive, Suite 205
Nashville, Tennessee 37217
615-360-2703
tn-closing@nationstitle.com

State of TN }
County of Sumner

The actual consideration or value, whichever is greater for this transfer is: $460,000.00

Affiant Signature

Subscribed and sworn to before me on this the 19th day of March 2026

Notary Public

My Commission expires 01/30/2029

JENNIFER RUSSELL STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

NAME AND ADDRESS OF PROPERTY OWNER:
Diana Alexy Cruz
605 Des Moines Dr.
Hermitage TN 37076
SEND TAX BILLS TO:
Diana Alexy Cruz
Same

MAP AND PARCEL NUMBER: Tax ID #: 07507005800

WARRANTY DEED
26NT00425

Effective the 19TH Day of March, 2026 and for and in Consideration of the sum of $1.00 cash in hand paid by the hereinafter named grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged,

Alexander Yayla and Sareen Yayla, husband and wife
Hereinafter called the GRANTOR, have bargained and sold, and by these presents do transfer and convey unto

Diana Alexy Cruz

Hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in **Davidson,** Tennessee, described as follows, to wit:

Land in Davidson County. Tennessee, being Lot No. 49, as shown on the map entitled Tulip Grove, Section Two, of record in Plat Book 3700, Page 122, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate property description.

Being the same property conveyed to Alexander Yayla and Sareen Yayla, husband and wife from Philip J. Ortiz A/K/A Philip Ortiz and Jordan Kolodka A/K/A Jordan Ortiz, husband and wife, by Warranty Deed dated 10/26/2021 and recorded 11/02/2021 in Instrument No. 20211102-0146705, Register's Office of said County.

This is an improved property commonly known as: 605 Des Moines Drive, Hermitage, TN 37076

SEE ATTACHED EXHIBT A FOR FHLB RETENTION LANGUAGE

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. We do covenant with 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, expect for those matters appearing of record and real property taxes. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the GRANTEES, their heirs and assigns, against all 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 the 19 day of MARCH, 2026.

Alexander Yayla

State of TN }
County of DAVIDSON }

Personally appeared before me, the undersigned authority, a Notary Public for said county and State, **Alexander Yayla ,** the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained.

Notary Public

My commission expires: 1/22/30

ED HUNSBERGER
TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD

Sareen Yayla

State of TN }
County of Davidson }

Personally appeared before me, the undersigned authority, a Notary Public for said county and State, **Sareen Yayla,** the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained.

Notary Public

My commission expires: 12/27/2027

CAROL B CHRISTIAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON
My Comm. Expires 12/27/2027

Exhibit A

Rise Up Retention Language

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

202603200022378

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 3/18/2026 (date of document).

Affiant Signature

3/19/2026
Date

State of Tennessee

County of Sumner

Sworn to and subscribed before me this 19 day of March 2026.

Notary's Signature

MY COMMISSION EXPIRES: 01/30/2029

NOTARY'S SEAL

