Karen Johnson Davidson County Batch# 1404864 DEEDWARR 04/13/2026 02:44:30 PM 3 pgs Fees: $18.00 Taxes: $1,110.00 20260413-0029981	STATE OF TENNESSEE COUNTY OF ~~Davidson~~ Sumner The actual consideration or value, whichever is greater, for this transfer is $300,000.00 Affiant Subscribed and sworn to before me, this 13th day of April, 2026. Notary Public My commission expires: 01/30/2029

JENNIFER RUSSELL STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

THIS INSTRUMENT WAS PREPARED BY
Signature Title Services, LLC
309 W Main St, Ste A
Murfreesboro, TN 37130

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:
Zoila Pineda Cunningham	**U.S. Bank National Association**	**042120B01300CO**
2049 Williams Valley Dr	800 Moreland St.	
Madison, TN 37115	Owensboro, KY 42301-2046	

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,

Cao Phung and Anna Lu, husband and wife

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

Zoila Pineda Cunningham

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. 13, Plan of Williams Valley, of record in Instrument No. 20010201-0009794, 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 Cao Phung and Anna Lu, husband and wife, by Warranty Deed from Rebecca Crowley, unmarried, dated July 29, 2013, of record in Instrument No. 20130805-0081613, 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 2049 Williams Valley Dr, 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.

_____ Date: 4/9/26
Cao Phung

_____ Date: 4/9/26
Anna Lu

STATE OF Tennessee

COUNTY OF Davidson

Personally appeared before me, a Notary Public of said County and State, Cao Phung and Anna Lu, 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 9th day of April 2026.

MARY B. LEEDOM
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires on 05/08/2029
DAVIDSON COUNTY

_____
NOTARY PUBLIC

My Commission Expires: 5/8/29

Certificate of Authenticity

I, Mark B Freedom, 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 4/9/26.

Date

Affiant Signature

4/9/26

Date

State of TN
County of Sumner

Sworn to and subscribed before me this 9th day of April, 2026.

Jennifer Russell

Notary's Signature
My Commission Expires: 01/30/2029

Notary's Seal (if on paper)

JENNIFER RUSSELL
STATE OF TENNESSEE
NOTARY PUBLIC
SUMNER COUNTY