Karen Johnson Davidson County
Batch# 1409876 DEEDWARR
04/22/2026 01:08:30 PM 4 pgs
Fees: $23.00 Taxes: $1,554.00
20260422-0033372

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $420,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22ND DAY OF APRIL, 2026.

Notary Public

MY COMMISSION EXPIRES: 9-5-2028
(AFFIX SEAL)

J. KAYE CLARK
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on
09/05/2028
DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Foundation Title & Escrow Series, LLC, 1500 Medical Center Pkwy, Suite 16, Murfreesboro, TN 37129

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO.(S)
Beter Fahim and Merna Beshara	New Owners	Parcel ID: 076 01 0D 029.00
(NAME)	(NAME)	
1091 Lady Nashville Dr.		
(ADDRESS)	(ADDRESS)	
Hermitage, TN 37076		
(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 Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, I/WE, **Michael Anthony Majors and Shameka Nicole Majors, husband and wife**, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Beter Fahim and Merna Beshara,** is married couple, 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:

Certain parcel of real estate located in Davidson County, State of Tennessee, and being described as follows, to-wit:

Being all of Lot No. 29, on the plan of Final Plat, Heritage Hills, Phase 3, Planned Unit Development, according to plat and survey appearing of record in Instrument Number 20171004-0102057, 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 Michael Anthony Majors and Shameka Nicole Majors, husband and wife from Ole South Properties, Inc., a Tennessee Corporation by Warranty Deed dated October 24, 2018 and recorded on October 30, 2018 in Instrument No. 20181030-0107293, Register's Office for Davidson County, Tennessee.

SEE ATTACHMENT A FOR FHLB RETENTION LANGUAGE.

This conveyance is subject to (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; and (e) all matters referenced in the master deed and by-laws; and (f) all applicable government and zoning regulations.

unimproved ☐

This is improved ☒ property, known as 1091 Lady Nashville Dr., Hermitage, TN 37076

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 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.

Witness our hands this 20th day of April, 2026

Michael Anthony Majors

Shameka Nicole Majors

STATE OF TENNESSEE

COUNTY OF Rutherford

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State Michael Anthony Majors and Shameka Nicole Majors, husband and wife, the within named bargainor, 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.

Witness my hand and official seal, this the 22nd day of April, 2026.

Notary Public

My Commission Expires:

(SEAL)

KAREN E. TINDALL
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY
MY COMMISSION EXPIRES 12-21-2028

EXHIBIT A

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, Holly A Mason, 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 4/20/26.

Affiant Signature

4/20/26
Date

State of Tennessee
County of Davidson

Sworn to and subscribed before me this 20 day of April, 2026.

Notary's Signature (Notary Seal)

My Commission Expires: 03/06/29

JORDYN NESBITT
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON