Karen Johnson Davidson County
Batch # 1410523 DEEDWARR
04/23/2026 02:51:05 PM 3 pgs
Fees: $18.00 Taxes: $1,105.93
20260423-0034519

Return to:
Rudy Title and Escrow, LLC
2012 21st Avenue South
Nashville, TN 37212
FILE #: SM-BRC-26-164

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, ~~WHICHEVER~~ IS GREATER, FOR THIS TRANSFER IS ~~$0.00~~ $298,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20TH DAY OF APRIL, 2026.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

PAUL HINMAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 11-08-2028

THIS INSTRUMENT WAS PREPARED BY
Tri Star Title & Escrow, LLC
1535 W. Northfield Blvd., Suite 16, Murfreesboro, TN 37129

File No.: 0326-094

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NO(S).
Berta Corrales Castro	US Bank, N.A.	148 15 170.00
(NAME)	(NAME)	
164 Brenda Court	2800 Tamarack Rd	
(ADDRESS)	(ADDRESS)	
Antioch TN 37013	Owensboro, KY 42301	
(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 GRANTEE, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE, **TAMELA HOGAN GRAY, TRUSTEE OF THE GRAY FAMILY LIVING TRUST DATED DECEMBER 23, 2024,** HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **BERTA CORRALES CASTRO, UNMARRIED,** HEREINAFTER CALLED THE GRANTEE, 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. 49 on the Plan of Revised, Haywood Forest Subdivision, Section 2, of record in Book 5200, page 2, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.

BEING the same property conveyed by Quit Claim Deed from Elfersy Properties, LLC, a Tennessee limited liability company to Avi Elfersy and Katharine Elfersy, husband and wife, recorded October 8, 2021, as Instrument No. 20211008-0135330 in Davidson County, Tennessee Register of Deeds.

BEING the same property conveyed by Warranty Deed from Avi Elfersy and Katharine Elfersy, husband and wife to Tamela Hogan Gray, Trustee of Gray Family Living Trust dated December 23, 2024, recorded March 3, 2026, as Instrument No. 20260303-0016726 in Davidson County, Tennessee Register of Deeds.

This conveyed property is subject to Restrictions of record in Book 5120, Page 742 and Book 5480, Page 13; to any and all matters shown on said Plat of record in Book 5200, Page 2, all of said Register's Office for Davidson County, Tennessee.

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.

Commonly Known As: 164 Brenda Court, Antioch, TN 37013

unimproved ☐
This is improved ☑ property, known as 164 Brenda Court, Antioch, TN 37013
(House No.) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 successors 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.

Tamela Hogan Gray, Trustee of the Gray Family Living Trust dated December 23, 2024

BY: Tamela Hogan Gray, Trustee
Tamela Hogan Gray, Trustee

STATE OF TENNESSEE

COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, personally appeared Tamela Hogan Gray, Trustee, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who upon her oath acknowledged herself tobe the Trustee of theGray Family Living Trust, dated December 23, 2024, the within named bargainor and that as such Trustee, being authorized to do so, execute the foregoing instructment for purposes therein contained by signing herself as such Trustee.

WITNESS my hand and seal, this 20th ady of April, 2026.

Notary Public

My Commission Expires: 12/2/28

